

**MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET**

**(LTV Threshold at 70%)**

**OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS**

| <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><br><br>(% of the Original Principal Balance) | <b>Annual Premium Payment</b>                                  |   |
|  |  |                           |  | <b>First Year</b><br><br>(% of the Original Principal Balance) | <b>Renewal</b><br><br>(% of the Original Principal Balance) |
| <b>FLOATING RATE</b>                   | <b>70% up to 75% LTV</b>   | 10                        | 0.55   | N/A  | N/A   |
|  |  | 15                        | 0.60   |  |   |
|  |  | 20                        | 0.65   |  |   |
|  |  | 25                        | 0.70   |  |   |
|  |  | 30                        | 0.75   |  |   |
|  | <b>70% up to 80% LTV</b>   | 10                        | 1.00   | 0.50   | 0.24  |
|  |  | 15                        | 1.15   | 0.60   | 0.24  |
|  |  | 20                        | 1.40   | 0.70   | 0.24  |
|  |  | 25                        | 1.50   | 0.75   | 0.24  |
|  |  | 30                        | 1.65   | 0.85   | 0.24  |
|  | <b>70% up to 85% LTV</b>   | 10                        | 1.55   | 0.70   | 0.45  |
|  |  | 15                        | 1.80   | 0.80   | 0.45  |
|  |  | 20                        | 2.15   | 0.90   | 0.45  |
|  |  | 25                        | 2.30   | 1.00   | 0.45  |
|  |  | 30                        | 2.40   | 1.10   | 0.45  |
|  | <b>70% up to 90% LTV</b>   | 10                        | 2.15   | 0.90   | 0.63  |
|  |  | 15                        | 2.50   | 1.09   | 0.63  |
|  |  | 20                        | 2.98   | 1.28   | 0.63  |
|  |  | 25                        | 3.35   | 1.46   | 0.63  |
|  |  | 30                        | 3.55   | 1.65   | 0.63  |
| <b>FIXED ADJUSTABLE RATE for FARM*</b> | <b>70% up to 75% LTV</b>   | 10                        | 0.53   | N/A  | N/A   |
|  |  | 15                        | 0.58   |  |   |
|  |  | 20                        | 0.63   |  |   |
|  |  | 25                        | 0.68   |  |   |
|  |  | 30                        | 0.73   |  |   |
|  | <b>70% up to 80% LTV</b>   | 10                        | 0.95   | 0.45   | 0.24  |
|  |  | 15                        | 1.10   | 0.55   | 0.24  |
|  |  | 20                        | 1.35   | 0.65   | 0.24  |
|  |  | 25                        | 1.45   | 0.70   | 0.24  |
|  |  | 30                        | 1.55   | 0.80   | 0.24  |
|  | <b>70% up to 85% LTV</b>   | 10                        | 1.40   | 0.65   | 0.40  |
|  |  | 15                        | 1.70   | 0.75   | 0.40  |
|  |  | 20                        | 1.95   | 0.85   | 0.40  |
|  |  | 25                        | 2.05   | 0.95   | 0.40  |
|  |  | 30                        | 2.20   | 1.05   | 0.40  |
|  | <b>70% up to 90% LTV</b>   | 10                        | 2.01   | 0.85   | 0.59  |
|  |  | 15                        | 2.34   | 1.03   | 0.59  |
|  |  | 20                        | 2.84   | 1.20   | 0.59  |
|  |  | 25                        | 3.18   | 1.31   | 0.59  |
|  |  | 30                        | 3.38   | 1.50   | 0.59  |

\*i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by the HKMC (Not applicable to Village House and/or Cash-out refinancing mortgages)

**(LTV Threshold at 60%)**

**OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS**

| <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><br><br>(% of the Original Principal Balance) | <b>Annual Premium Payment</b>                              |   |
|  |  |                           |  | <b>First Year</b><br>(% of the Original Principal Balance) | <b>Renewal</b><br>(% of the Original Principal Balance) |
| <b>FLOATING RATE</b>                   | <b>60% up to 80% LTV</b>   | 10                        | 1.15   | 0.58   | 0.28  |
|  |  | 15                        | 1.50   | 0.79   | 0.28  |
|  |  | 20                        | 1.85   | 0.93   | 0.28  |
|  |  | 25                        | 2.00   | 1.00   | 0.28  |
|  |  | 30                        | 2.15   | 1.11   | 0.28  |
|  | <b>60% up to 85% LTV</b>   | 10                        | 1.80   | 0.82   | 0.53  |
|  |  | 15                        | 2.28   | 1.02   | 0.53  |
|  |  | 20                        | 2.68   | 1.13   | 0.53  |
|  |  | 25                        | 2.95   | 1.29   | 0.53  |
|  |  | 30                        | 3.05   | 1.40   | 0.53  |
|  | <b>60% up to 90% LTV</b>   | 10                        | 2.60   | 1.09   | 0.77  |
|  |  | 15                        | 3.18   | 1.39   | 0.77  |
|  |  | 20                        | 3.75   | 1.62   | 0.77  |
|  |  | 25                        | 4.10   | 1.79   | 0.77  |
|  |  | 30                        | 4.35   | 2.03   | 0.77  |
| <b>FIXED ADJUSTABLE RATE for FARM*</b> | <b>60% up to 80% LTV</b>   | 10                        | 1.10   | 0.53   | 0.28  |
|  |  | 15                        | 1.44   | 0.72   | 0.28  |
|  |  | 20                        | 1.79   | 0.87   | 0.28  |
|  |  | 25                        | 1.94   | 0.94   | 0.28  |
|  |  | 30                        | 2.02   | 1.05   | 0.28  |
|  | <b>60% up to 85% LTV</b>   | 10                        | 1.63   | 0.76   | 0.47  |
|  |  | 15                        | 2.16   | 0.96   | 0.47  |
|  |  | 20                        | 2.44   | 1.07   | 0.47  |
|  |  | 25                        | 2.63   | 1.22   | 0.47  |
|  |  | 30                        | 2.80   | 1.34   | 0.47  |
|  | <b>60% up to 90% LTV</b>   | 10                        | 2.44   | 1.04   | 0.72  |
|  |  | 15                        | 2.98   | 1.32   | 0.72  |
|  |  | 20                        | 3.58   | 1.52   | 0.72  |
|  |  | 25                        | 3.90   | 1.61   | 0.72  |
|  |  | 30                        | 4.15   | 1.85   | 0.72  |

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by the HKMC (Not applicable to Village House and/or Cash-out refinancing mortgages)

*September 2012*