

## Mortgage

Date: 15 March 2019

Description on Fees	Rate Standard (Unit: NT\$)
Loan Interest Rates	Conventional Loan: 1.63% ~ 2.48% Smart Mortgage: 1.79% ~ 2.96% Saving Equity Loan: 2.05% ~ 2.35% * The rates above are calculated by a referenced index rate plus spread. The quarterly index rate as of 15 March 2019 is 0.66%.
APR	1.66% ~ 2.99%
Mortgage Account Set Up Fee	Mortgage Account Set Up Fee applies to all new mortgage (including conventional loan, smart mortgage, government housing loan, and saving equity loan) applications submitted to HSBC Bank (Taiwan) ("HSBC") and approved for drawdown. New mortgage applications include newly purchased property applying for mortgage, property with mortgage in another bank and applying to transfer outstanding balance to HSBC, property currently with no outstanding mortgage and applying for one with HSBC, or existing HSBC mortgage customers applying for a top-up mortgage loan. The set up fee rate standard is as follows: New mortgage applications: NTD5,000 per mortgage Existing HSBC mortgage applying for top-up: NTD3,000 per mortgage
Handling Fee	For Conventional Loan/ Smart Mortgage/Saving Equity Loan, handling fee NT\$2,000 will be charged every time when below service is requested: <ol style="list-style-type: none"> <li>1. Change Interest Adjustment Frequency (eg. monthly/quarterly)</li> <li>2. Change product type (eg. Conventional Loan/ Smart Mortgage/ Saving Equity Loan)</li> <li>3. Change mortgage interest rate</li> </ol>
Early Repayment Penalty	Conventional Loan/ Smart Mortgage If the loan is fully paid off within 3 years of drawdown, early repayment penalty will be charged 1~2% of accumulated repayment principle in the latest 3 month from receiving your early termination application.
Overdue Repayment Interest	<ol style="list-style-type: none"> <li>1. Conventional Loan/ Government Subsidy Loan/ Smart Mortgage Loan :  <math display="block">\text{Overdue Installment} \times (\text{Interest Rate as of Current Installment} + 10\%) \times \text{Overdue days} / 365(\text{Leap year } 366)</math> </li> <li>2. Saving Equity Loan/ Combined Loan               <ol style="list-style-type: none"> <li>(a) <math>\text{Overdue Amount} \times 18\% \times \text{Overdue days} / 365(\text{Leap year } 366)</math></li> <li>(b) The late payment penalty NT\$200 will be collected if you fail to make repayment on due date or repayment amount is less than the minimum payment requirement.</li> </ol> </li> </ol>

### Note

1. The above rate standard is effective until 16 Jun 2019.
2. HSBC mortgage interest rate is composed of floating index rate plus spread; borrowers should note that monthly installment amounts may rise or fall with movement of the index rate.
3. Fees and charges: NTD5,000; APR: 1.66% ~ 2.99% (this APR includes applicable interest rates for conventional loan, smart mortgage, and saving equity loan with index rate plus 0.97% ~ 2.30%, the quarterly index rate as of 15 March 2019 is 0.66%)
4. Annual Percentage Rate "APR" Example:  
 For a mortgage with loan amount NTD2,000,000, loan tenor of 20 years (monthly payment), interest rate of 1.63%, and mortgage account set up fee of NTD5,000, the APR is 1.66%. This APR example is calculated based on quarterly index rate as of 15 March 2019.
5. This information is for reference only. Any mortgage loan application and the Terms & Conditions for the loan are subject to our final approval.