



Standard Chartered Mortgage Service Building a greener future together

Standard Chartered is committed to making banking services greener and more sustainable. Together with us, you can start your Green Banking journey through your first green mortgage. There are over 600 sustainability certifications for products and buildings being used in the world today and Hong Kong Green Building Council (HKGBC) is one of the most renowned organisations which provides certifications to sustainable buildings in Hong Kong.

BEAM Plus, which is recognised by HKGBC, is Hong Kong’s leading initiative to offer independent assessment of buildings’ sustainability performance with a balanced scale in the area of Environmental Sustainability, Economic Sustainability and Social Sustainability that can fulfill the Bank’s Green and Sustainable Product Framework.

BEAM Plus scheme is a comprehensive evaluation system, covering three main pillars for sustainable development:

| Environmental Sustainability | Social Sustainability | Economic Sustainability |
|---|--|--|
| <ul style="list-style-type: none"> Reduce carbon emission Pollution control | <ul style="list-style-type: none"> Healthy and active lifestyle Inclusive Design | <ul style="list-style-type: none"> Cost of lift cycle Durability and toughness |

(Based on the examples of elements from BEAM Plus New Buildings 2.0)

Eligibility

- Any new mortgage under Standard Chartered with mortgaged residential buildings (including first-hand, second-hand properties and government subsidised flats) possess a valid Gold or Platinum rating under BEAM Plus New/Existing Buildings, as displayed on HKGBC website (www.hkgbc.org.hk)



- The minimum loan amount for enjoying the Green Mortgage offer is HKD1,000,000
- The eligibility and offer detail may change from time to time. In case of disputes, the Bank’s decision shall be final and binding



Privilege 1: Preferential savings rate for deposit linked mortgage account

- Deposit cap up to 60% of mortgage loan outstanding for the first 3-year (resume to 50% thereafter)
- Deposits in mortgage deposit linked account to earn the same interest rate as your mortgage

Privilege 2: Up to HKD6,888 cash rebate

- HKD6,888 cash rebate for loan size HKD5,000,000 or above
- HKD3,888 cash rebate for loan size from HKD1,000,000 to below HKD5,000,000

Example:

Assume a mortgage loan amount of HKD5,000,000 with a loan tenor of 20 years at 2.5%* p.a.:

| | Conventional prime-based mortgage plan with mortgage deposit linked features | | Standard conventional prime-based mortgage plan with deposit under savings account |
|--|---|--|--|
| | With 60% deposit cap for the first 3 years, and 50% deposit cap thereafter under Green Mortgage | With 50% deposit cap | |
| Initial deposit in mortgage savings account | HKD3,000,000 | HKD3,000,000 | HKD3,000,000 |
| Deposit rate (p.a.) | 2.5% | 2.5% | 0.001% |
| Total mortgage interest expense in first 3 year (A) | HKD353,395 | HKD353,395 | HKD353,395 |
| Total deposit interest earned in first 3 year (B) | HKD212,037 | HKD176,698 | HKD90 |
| Net interest expense in first 3 year (A) – (B) | HKD141,358 Save HKD212,037/ (60% less) | HKD176,698 Save HKD176,698/ (50% less) | HKD353,305 |

* Based on the Hong Kong Dollar Prime Rate of the Bank (5.25%p.a. as of 31 December 2021) minus 2.75%p.a.

The above example is based on the assumptions below and does not take into account any fees and any interest rate change. This is for reference only.

Assuming:

- Deposit HKD3,000,000 to mortgage deposit linked account on drawdown date of mortgage loan AND
- No withdrawal during the entire mortgage loan tenor AND
- Repay monthly instalment on schedule according to the Bank's calculation

Contact any of our Mortgage Masters at branches or call our Mortgage Hotline on 2886 8855

To learn more, please visit sc.com/hk/mortgages/

Notes:

1. If you have a mortgage facility with the mortgage deposit linked feature, the deposit in your mortgage deposit linked account (up to our pre-determined percentage of the mortgage loan outstanding principal) will accrue the same interest rate that applies to your mortgage loan outstanding principal on any particular day. The interest accrued (if any) on your mortgage deposit linked account will be credited to your mortgage deposit linked account monthly or at other regular intervals that the Bank determines.
2. If you have a mortgage facility with the mortgage Saver feature, the deposit in your Mortgage Saver current account (up to our pre-determined percentage of the mortgage loan outstanding principal) will accrue the same interest rate that applies to your mortgage loan outstanding principal on any particular day. The interest accrued (if any) on the Eligible Deposit shall be applied towards reducing the Mortgage loan outstanding principal on a monthly basis. The deposits in excess of the upper limit will receive no interest.

Terms and Conditions for Standard Chartered Green Mortgage

1. A client may apply for a Green Mortgage ("Green Mortgage") with Standard Chartered Bank (Hong Kong) Limited (the "Bank") if the property is residential and certified at "Platinum" or "Gold" rating by the Hong Kong Green Building Council ("Eligible Green Property") as of the date of approval for the Green Mortgage by the Bank via a Letter of Confirmation. The minimum loan amount requirement for Green Mortgage is HKD1,000,000.
2. A client, who has successfully applied for a Green Mortgage with the Eligible Green Property from 1 January 2022 onwards will be entitled to a 60% deposit cap for Mortgage Saver current account or Deposit-Linked account for the first three-years upon drawdown of the Green Mortgage ("Deposit Cap Offer"). The deposit cap of the Green Mortgage will resume to 50% thereafter.
3. A client, who has successfully applied for a Green Mortgage with the Eligible Green Property during the period from 1 January 2022 to 31 March 2022 and drawdown the Green Mortgage subsequently on or before 30 September 2022 will be entitled to a one-off cash subsidy of HKD6,888 if the Green Mortgage loan amount is HKD5,000,000 or above or HKD3,888 if the Green Mortgage loan amount is between HKD1,000,000 to HKD4,999,999 ("Cash Subsidy Offer"). Details of approval for the Green Mortgage will be set out on a Letter of Confirmation to be issued by the Bank.
4. The Deposit Cap Offer and Cash Subsidy Offer remain valid even if the certification of the Eligible Green Property changes or expires after final approval for the Green Mortgage by the Bank. For the avoidance of doubt, the rating certified by the Hong Kong Green Building Council may change from time to time.
5. During the first three-years upon drawdown of the Green Mortgage, if there is any change to the terms governing Green Mortgage including, but not limited to, change of borrower/guarantor/mortgagor, loan account number or payment due date, repricing or partial prepayment of the Green Mortgage, the Deposit Cap Offer will be terminated and the deposit cap will resume to 50% immediately.
6. The Green Mortgage is not applicable to solo car park loan, reverse mortgage program, Mortgage Principal Moratorium, Fixed Adjustable Rate Mortgage, Standard Chartered Bank Staff Loan, existing loan conversion and mortgage loan borrowed by operating companies.
7. For each eligible Green Mortgage, the maximum cash subsidy amount for all prevailing offers must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy is greater than 1% of the aforesaid amount, the cash subsidy offered under all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).
8. In the event that the client is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one offer at its absolute discretion.
9. The Bank reserves the right to vary, modify or terminate the offerings of Green Mortgage, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
10. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

Issued by Standard Chartered Bank (Hong Kong) Limited



渣打綠色按揭服務 與您啟動綠色未來

渣打致力締造可持續的綠色理財體驗。我們作為您的首個綠色按揭夥伴，率先開展無盡愜意的綠色理財旅程。現時全球擁有超過600項有關產品和建築物的可持續認證，而香港綠色建築議會是香港其中一個最具代表性的機構，為可持續建築提供認證。

綠建環評是一套為香港而設及獲香港綠色建築議會認可的權威工具，為建築物可持續發展的表現作獨立評核。綠建環評會根據環境、經濟及社會可持續性這三方面，以平衡的比例就建築物的可持續發展表現作評核，實現銀行綠色及可持續產品的構建。

綠建環評是一項綜合評估，涵蓋可持續發展的三大支柱：

| 環境可持續性 | 社會可持續性 | 經濟可持續性 |
|--|--|---|
| <ul style="list-style-type: none">減少碳排放污染控制 | <ul style="list-style-type: none">健康與活躍的生活包容性設計 | <ul style="list-style-type: none">生命週期成本耐用性和韌性 |

(基於綠建環評新建建築2.0版內的元素為例子)

申請資格

- 於本行新造按揭及持有香港綠色建築議會頒發的「綠建環評—新建建築/既有建築」有效金級或鉑金級評級認證的一、二手物業及政府資助房屋。該等評級可在議會網站 (www.hkgbc.org.hk) 中查閱



- 最低貸款額需為港幣1,000,000元或以上方可享有綠色按揭優惠
- 按揭的資格和認證可能不時改變。如有任何爭議，本行保留最終決定權



禮遇1：按揭存款掛鈎服務戶口特惠年利率

- 首3年存款上限高達未償還按揭貸款額之60% (其後回復至50%)
- 按揭存款掛鈎服務戶口內的存款結餘可享等同樓宇按揭貸款之年利率

禮遇2：高達港幣6,888元現金回贈

- 按揭滿港幣5百萬可享港幣6,888元現金回贈
- 按揭滿港幣1百萬至低於港幣5百萬可享港幣3,888元現金回贈

例子：

假設按揭貸款為港幣5,000,000元，還款期為20年，按揭利率為2.5%*：

| | 一般最優惠利率按揭計劃連同按揭存款掛鈎服務 | | 一般最優惠利率按揭及存款存於儲蓄戶口 |
|-------------------|---|---|--------------------|
| | 綠色按揭下頭三年可享有60%存款，其後將恢復至50% | 享有50%存款上限 | |
| 最初存款 | 港幣3,000,000元 | 港幣3,000,000元 | 港幣3,000,000元 |
| 存款年利率 | 2.5% | 2.5% | 0.001% |
| 首三年總利息支出(A) | 港幣353,395元 | 港幣353,395元 | 港幣353,395元 |
| 首三年總存款利息(B) | 港幣212,037元 | 港幣176,698元 | 港幣90元 |
| 首三年淨利息支出(A) - (B) | 港幣141,358元 節省港幣212,037元 (節省60%) | 港幣176,698元 節省港幣176,698元 (節省50%) | 港幣353,305元 |

* 按本行港元最優惠利率(於2021年12月31日為5.25%)減年利率2.75%

以上例子按下列假設及未將任何收費及利率變更計算在內，僅供參考之用。

假設您：

- 提取按揭貸款日於按揭存款掛鈎服務戶口日存入港幣3,000,000元
- 於整個按揭年期並沒有提取任何存款及
- 根據本行所計算的每月供款額如期準時還款

請聯絡我們分行的Mortgage Masters或致電按揭熱線2886 8855

如欲了解更多詳情，請瀏覽sc.com/hk/zh/mortgages/

註：

1. 如您選用按揭服務連同按揭存款掛鈎服務，按揭存款掛鈎服務戶口內之存款結餘(最高達至我們預定的按揭貸款本金餘額之百分率)可享等同樓宇按揭貸款年利率。存款額所獲得的利息(如有)將按月或以本行決定的其他固定期間存入您的按揭存款掛鈎服務戶口中。超過的存款則不獲任何利息。
2. 如您選用按揭服務連同「置慳息」服務，「置慳息」往來存款戶口內之存款結餘(最高達至我們預定的按揭貸款本金餘額之百分率)可享等同樓宇按揭貸款年利率。存款額所獲得的利息(如有)將每月用來償還您按揭貸款餘額。超過的存款則不獲任何利息。

渣打銀行綠色按揭之條款及細則

1. 客戶可於渣打銀行(香港)有限公司(「本行」)透過樓宇按揭確認通知書申請綠色按揭(「綠色按揭」)，基於該按揭物業為住宅項目並在綠色按揭審批日已獲得香港綠色建築議會「鉑金級」或「金級」的認證(「合資格物業」)。綠色按揭之最低貸款額要求為港幣1,000,000元或以上。
2. 客戶在2022年1月1日或之後為合資格物業成功申請綠色按揭，其按揭存款掛鈎服務戶口或「置慳息」往來存款戶口，在提取按揭貸款後的首三年可享60%存款上限優惠(「存款上限優惠」)，其後綠色按揭之存款上限將回復至50%。
3. 若客戶於2022年1月1日至2022年3月31日為合資格物業成功申請綠色按揭貸款並且在2022年9月30日成功提取綠色按揭貸款，客戶可享有一次性的港幣6,888元的現金回贈(需綠色按揭貸款額達港幣5,000,000元或以上)或一次性港幣3,888元的現金回贈(綠色按揭貸款額介乎港幣1,000,000元至港幣4,999,999元之間)(「現金回贈優惠」)。綠色按揭貸款批核的詳情會列明於銀行所發出的樓宇按揭確認通知書上。
4. 若合資格物業的評級認證在銀行的綠色按揭最終批核日之後改變或到期，有關存款上限優惠及現金回贈優惠仍會繼續生效。為避免產生疑問，香港綠色建築議會所發出的評級認證可能會不時改變。
5. 在提取綠色按揭貸款的首三年內，若綠色按揭貸款有任何條款改變，包括但不限於借款人/抵押人/按揭人、按揭戶口號碼或繳款日期的變動、按揭貸款利益更改或部份還款等，「存款上限優惠」會被中止並且即時回復至50%的存款上限水平。
6. 綠色按揭不適用於獨立車位按揭、安老按揭計劃、還息不還本計劃、按揭證券公司定息按揭計劃、渣打員工貸款、現有按揭貸款轉換以及以營運公司名義所借出的按揭貸款等等。
7. 每宗合資格綠色按揭貸款個案，所有現金回贈的上限為(i)最終提取樓宇按揭貸款或(ii)物業淨購入價按香港金融管理局正常所容許的最高按揭成數或(iii)估價按香港金融管理局正常所容許的最高按揭成數(以最低者為準)之1%。若現金回贈金額總額超過合資格按揭貸款金額之1%，現金回贈會在計算按揭成數時須包括在貸款額內。
8. 客戶若同時合資格享有其他推廣優惠，本行保留只提供其中一項優惠之絕對權利。
9. 本行保留隨時更改或終止有關優惠及任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
10. 中英文版本之內容如有歧義，概以英文版本為準。