

Hang Seng Self-owned Property "Mortgage Insurance Programme" Premium Rate Table

Mortgage Type	Loan-to-Valuation Ratio	Loan Tenor (Year)	Single Premium Payment (% of the original loan amount)	Annual Premium Payment	
				First Year (% of the original loan amount)	Renewal (% of the original loan amount)
Floating Rate	Above 70% and up to 75%	10	0.55	N/A	N/A
		15	0.60		
		20	0.65		
		25	0.70		
		30	0.75		
		35	0.80		
	Above 75% and up to 80%	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
		35	1.75	0.95	0.24
	Above 80% and up to 85%	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
		35	2.50	1.20	0.45
	Above 85% and up to 90%	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
		35	3.75	1.85	0.63
	Above 90% and up to 95%	10	2.48	1.04	0.73
		15	2.88	1.26	0.73
		20	3.38	1.48	0.73
		25	3.78	1.68	0.73
30		3.98	1.90	0.73	
35		4.28	2.10	0.73	
40	4.58	2.30	0.73		

Remarks:

1. Mortgage Insurance Premium is calculated as the applicable insurance premium rate set out above multiplied by the total loan amount. The maximum loan-to-valuation ratio is up to 95% of the appraised property value for self-owned properties.
2. Successful applicants will be required to pay the mortgage insurance premium to The Hong Kong Mortgage Corporation (HKMC) via Hang Seng Bank. The HKMC reserves the right to change the above insurance premium rate from time to time without prior notice.