

Our Ref.: 1000370044_HRNN05

17/08/2021

Private & Confidential

CHAN KIN TAT

Dear Customer(s),

Re: FLAT H ON 4/F GREENMONT COURT
(BLOCK 8) GREENVALE VILLAGE
DISCOVERY BAY CITY LANTAU ISLAND
NEW TERRITORIES

Thank you for choosing our mortgage service. Based on the available information and documents provided by you in relation to your application for a mortgage loan, which is to be secured by the captioned property (the "Loan"), we are pleased to propose the following terms and conditions for your consideration, **subject to** the terms and conditions of the facility letter (if applicable) and the mortgage deed:

- | | | |
|------------------------------|---|--|
| Loan Amount | : | HK\$ 3,000,000.00 |
| Interest Rate
(per annum) | : | 1.30% above the 1-month HIBOR or the Ceiling Rate at 2.75% below the BEA HKD Prime Rate, whichever is lower and subject to fluctuation from time to time at the Bank's discretion. |
| Tenor | : | 360 instalments |
| Repayment Method | : | Monthly |
| Cash Rebate | : | HK\$ 36,000.00 |
| Full Prepayment Fee | : | A full prepayment fee will be levied if the Loan is repaid in full within 2 years from the date of drawdown of the Loan as follows:-

During the first year: 2% of the total amount advanced and refund 100% of Cash Rebate;

During the second year: 1% of the total amount advanced and refund 50% of Cash Rebate. |
| Partial Prepayment Fee | : | A partial prepayment fee will be levied on each occasion of a partial prepayment of the Loan within 1 year from the date of drawdown of the Loan as follows:-

During the first year: 1% of the amount of the partial prepayment (Minimum HK\$1,000-). |

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A cancellation fee of HKD 5,000 or 0.15% of the Loan Amount (whichever is higher) will be charged if you subsequently withdraw the mortgage application.

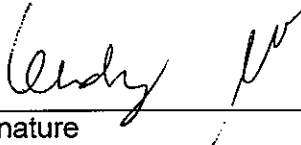
A facility letter (if applicable) setting out the terms and conditions of the Loan in details will be issued to you. You will also be required to execute the mortgage deed in relation to the captioned property.

Please note that this letter will be subject to the terms and conditions of the facility letter (if applicable) and the mortgage deed and the terms and conditions as printed below. Unless otherwise agreed by the Bank, the completion of the sale and purchase of the captioned property shall be on or before _____ (if any) or within two months from the date of this letter, whichever is earlier.

Should you wish to proceed with the mortgage application, please sign and return this letter to us within 2 working days from the date of this letter, or otherwise, the terms and conditions of this letter will lapse.

If you have any further queries concerning any of the above, please do not hesitate to contact our Mortgage Hotline at 3608 8686. We look forward to serving you.

Yours faithfully,
For and on behalf of
The Bank of East Asia, Limited



Authorised Signature
Department / Branch:

I / We hereby confirm my / our acceptance of the
terms and conditions set out in this document

Name

Borrower(s) / Mortgagor(s)
HKID / BR No.:
Date:

Name

Address

Phone No.

E-mail

The above-mentioned are subject to the following terms and conditions:

1. Any application for the Loan approved or to be approved by The Bank of East Asia, Limited (the "Bank") is / will be based on the correctness, accuracy, and validity of the information supplied to the Bank and is subject to the applicant being able to provide satisfactory evidence to the Bank to substantiate the same upon request.
2. The Bank reserves the right to withdraw this letter or revise the terms of this letter at any time in its sole discretion.
3. This document is neither transferable nor assignable.
4. This document shall be subject to the terms and conditions of the facility letter, the relevant mortgage deed and other relevant documentation.
5. The Bank shall not be liable to you for any loss or cost whatsoever suffered or incurred in relation to the purchase of the property or the refinancing of the property. It is your own decision whether to proceed with the purchase of the property / refinancing of the property or otherwise. Notwithstanding the aforesaid, if you purchase / refinance the property by relying on the terms and conditions of this document, you confirm and acknowledge that you do so entirely at your own risk and the Bank shall have no liability in relation thereto.