

**MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET**

**Table 1 – For Property Value up to HK\$6 million &  
Insurance coverage from 70% LTV to 90% LTV  
(For First Time Home Buyer)**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>70% up to 75% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>70% up to 80% LTV</b>	10	0.50	0.45	0.22
		15	0.60	0.55	0.22
		20	0.76	0.65	0.22
		25	0.83	0.70	0.22
		30	0.92	0.80	0.22
	<b>70% up to 85% LTV</b>	10	0.86	0.65	0.43
		15	1.02	0.75	0.43
		20	1.25	0.85	0.43
		25	1.35	0.95	0.43
		30	1.41	1.05	0.43
	<b>70% up to 90% LTV</b>	10	1.25	0.85	0.61
		15	1.48	1.04	0.61
		20	1.79	1.23	0.61
		25	2.03	1.41	0.61
		30	2.16	1.60	0.61
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>70% up to 75% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>70% up to 80% LTV</b>	10	0.47	0.40	0.22
		15	0.57	0.50	0.22
		20	0.73	0.60	0.22
		25	0.79	0.65	0.22
		30	0.86	0.75	0.22
	<b>70% up to 85% LTV</b>	10	0.76	0.60	0.38
		15	0.96	0.70	0.38
		20	1.12	0.80	0.38
		25	1.18	0.90	0.38
		30	1.28	1.00	0.38
	<b>70% up to 90% LTV</b>	10	1.16	0.80	0.57
		15	1.37	0.98	0.57
		20	1.70	1.15	0.57
		25	1.92	1.26	0.57
		30	2.05	1.45	0.57

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$6 million

**Table 2 – For Property Value up to HK\$6 million & Insurance coverage from 70% LTV to 80% LTV**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>70% up to 75% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>70% up to 80% LTV</b>	10	0.65	0.50	0.24
		15	0.75	0.60	0.24
		20	0.91	0.70	0.24
		25	0.98	0.75	0.24
		30	1.07	0.85	0.24
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>70% up to 75% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>70% up to 80% LTV</b>	10	0.62	0.45	0.24
		15	0.72	0.55	0.24
		20	0.88	0.65	0.24
		25	0.94	0.70	0.24
		30	1.01	0.80	0.24

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$6 million

**Table 3 – For Property Value up to HK\$15 million &  
Insurance coverage from 70% LTV to 90% LTV  
(For First Time Home Buyer)**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>70% up to 75% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>70% up to 80% LTV</b>	10	0.60	0.53	0.26
		15	0.71	0.64	0.26
		20	0.90	0.76	0.26
		25	0.97	0.81	0.26
		30	1.09	0.93	0.26
	<b>70% up to 85% LTV</b>	10	1.01	0.76	0.50
		15	1.20	0.87	0.50
		20	1.46	0.99	0.50
		25	1.57	1.10	0.50
		30	1.64	1.22	0.50
	<b>70% up to 90% LTV</b>	10	1.46	0.99	0.70
		15	1.72	1.20	0.70
		20	2.08	1.42	0.70
		25	2.35	1.63	0.70
		30	2.50	1.85	0.70
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>70% up to 75% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>70% up to 80% LTV</b>	10	0.56	0.47	0.26
		15	0.68	0.58	0.26
		20	0.86	0.70	0.26
		25	0.94	0.76	0.26
		30	1.01	0.87	0.26
	<b>70% up to 85% LTV</b>	10	0.90	0.70	0.44
		15	1.12	0.81	0.44
		20	1.31	0.93	0.44
		25	1.38	1.04	0.44
		30	1.49	1.16	0.44
	<b>70% up to 90% LTV</b>	10	1.35	0.93	0.66
		15	1.60	1.13	0.66
		20	1.98	1.33	0.66
		25	2.23	1.46	0.66
		30	2.38	1.68	0.66

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$17.15 million

**Table 4 – For Property Value up to HK\$15 million & Insurance coverage from 70% LTV to 80% LTV**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>70% up to 75% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>70% up to 80% LTV</b>	10	0.75	0.58	0.28
		15	0.86	0.69	0.28
		20	1.05	0.81	0.28
		25	1.12	0.86	0.28
		30	1.24	0.98	0.28
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>70% up to 75% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>70% up to 80% LTV</b>	10	0.71	0.52	0.28
		15	0.83	0.63	0.28
		20	1.01	0.75	0.28
		25	1.09	0.81	0.28
		30	1.16	0.92	0.28

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$17.15 million

**Table 5 (Floating Rate) – For Property Value up to HK\$6 million & Insurance coverage from 60% LTV to 90% LTV<sup>#</sup>**  
**(For First Time Home Buyer)**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 65% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>60% up to 70% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 75% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 80% LTV</b>	10	0.60	0.53	0.26
		15	0.83	0.74	0.26
		20	1.05	0.88	0.26
		25	1.15	0.95	0.26
		30	1.25	1.06	0.26
	<b>60% up to 85% LTV</b>	10	1.02	0.77	0.51
		15	1.33	0.97	0.51
		20	1.59	1.08	0.51
		25	1.77	1.24	0.51
		30	1.83	1.35	0.51
	<b>60% up to 90% LTV</b>	10	1.54	1.04	0.75
		15	1.92	1.34	0.75
		20	2.29	1.57	0.75
25		2.52	1.74	0.75	
30		2.68	1.98	0.75	

<sup>#</sup> Only applicable to those applicants having outstanding mortgages

**Table 5 (Fixed Adjustable Rate for FARM\*) – For Property Value up to HK\$6 million & Insurance coverage from 60% LTV to 90% LTV#**  
**(For First Time Home Buyer)**

Mortgage Insurance Premium					
Mortgage Type	Insurance coverage according to Loan-to-value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment  (% of the Original Principal Balance)	Annual Premium Payment^	
				First Year  (% of the Original Principal Balance)	Renewal  (% of the Original Principal Balance)
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 65% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>60% up to 70% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 75% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 80% LTV</b>	10	0.57	0.48	0.26
		15	0.79	0.67	0.26
		20	1.01	0.82	0.26
		25	1.11	0.89	0.26
		30	1.16	1.00	0.26
	<b>60% up to 85% LTV</b>	10	0.91	0.71	0.45
		15	1.25	0.91	0.45
		20	1.44	1.02	0.45
		25	1.56	1.17	0.45
		30	1.67	1.29	0.45
	<b>60% up to 90% LTV</b>	10	1.44	0.99	0.70
		15	1.79	1.27	0.70
		20	2.18	1.47	0.70
25		2.39	1.56	0.70	
30		2.55	1.80	0.70	

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

# Only applicable to those applicants having outstanding mortgages

^ Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$6 million

**Table 6 – For Property Value up to HK\$6 million & Insurance coverage from 60% LTV to 80% LTV<sup>#</sup>**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 65% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.75	0.58	0.28
		15	0.98	0.79	0.28
		20	1.20	0.93	0.28
		25	1.30	1.00	0.28
		30	1.40	1.11	0.28
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 65% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.72	0.53	0.28
		15	0.94	0.72	0.28
		20	1.16	0.87	0.28
		25	1.26	0.94	0.28
		30	1.31	1.05	0.28

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

# Only applicable to those applicants having outstanding mortgages

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$6 million

**Table 7 (Floating Rate) – For Property Value up to HK\$15 million & Insurance coverage from 60% LTV to 90% LTV<sup>#</sup>**  
**(For First Time Home Buyer)**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 65% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>60% up to 70% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 75% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 80% LTV</b>	10	0.71	0.62	0.30
		15	0.97	0.86	0.30
		20	1.23	1.02	0.30
		25	1.35	1.10	0.30
		30	1.46	1.23	0.30
	<b>60% up to 85% LTV</b>	10	1.20	0.89	0.59
		15	1.55	1.12	0.59
		20	1.85	1.25	0.59
		25	2.05	1.43	0.59
		30	2.13	1.56	0.59
	<b>60% up to 90% LTV</b>	10	1.79	1.20	0.87
		15	2.23	1.55	0.87
		20	2.65	1.81	0.87
25		2.92	2.01	0.87	
30		3.10	2.28	0.87	

<sup>#</sup> Only applicable to those applicants having outstanding mortgages



**Table 7 (Fixed Adjustable Rate for FARM\*) – For Property Value up to HK\$15 million & Insurance coverage from 60% LTV to 90% LTV#**  
**(For First Time Home Buyer)**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 65% LTV</b>	10	0.00	N/A	N/A
		15	0.00		
		20	0.00		
		25	0.00		
		30	0.00		
	<b>60% up to 70% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 75% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 80% LTV</b>	10	0.68	0.56	0.30
		15	0.93	0.78	0.30
		20	1.19	0.95	0.30
		25	1.30	1.03	0.30
		30	1.36	1.16	0.30
	<b>60% up to 85% LTV</b>	10	1.07	0.82	0.52
		15	1.46	1.05	0.52
		20	1.68	1.18	0.52
		25	1.81	1.35	0.52
		30	1.94	1.49	0.52
	<b>60% up to 90% LTV</b>	10	1.68	1.15	0.81
		15	2.08	1.47	0.81
		20	2.53	1.70	0.81
25		2.77	1.80	0.81	
30		2.95	2.08	0.81	

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

# Only applicable to those applicants having outstanding mortgages

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$17.15 million

**Table 8 – For Property Value up to HK\$15 million &  
Insurance coverage from 60% LTV to 80% LTV<sup>#</sup>**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 65% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.86	0.67	0.32
		15	1.12	0.91	0.32
		20	1.38	1.07	0.32
		25	1.50	1.15	0.32
		30	1.61	1.28	0.32
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 65% LTV</b>	10	0.15	N/A	N/A
		15	0.15		
		20	0.15		
		25	0.15		
		30	0.15		
	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.83	0.61	0.32
		15	1.08	0.83	0.32
		20	1.34	1.00	0.32
		25	1.45	1.08	0.32
		30	1.51	1.21	0.32

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

# Only applicable to those applicants having outstanding mortgages

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to the Insurance Eligibility Criteria for property value up to HK\$17.15 million

**Table 9 – For Property Value above HK\$15 million & Insurance coverage from 60% LTV to 80% LTV**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.86	0.67	0.32
		15	1.12	0.91	0.32
		20	1.38	1.07	0.32
		25	1.50	1.15	0.32
		30	1.61	1.28	0.32
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 70% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>60% up to 75% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>60% up to 80% LTV</b>	10	0.83	0.61	0.32
		15	1.08	0.83	0.32
		20	1.34	1.00	0.32
		25	1.45	1.08	0.32
		30	1.51	1.21	0.32

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to (1) Insurance Eligibility Criteria for property value up to HK\$17.15 million / (2) Insurance Eligibility Criteria for property value above HK\$17.15 million and up to HK\$30 million, as applicable

**Table 10 (Floating Rate) – For Property Value above HK\$15 million & Insurance coverage from 50% LTV to 80% LTV<sup>#</sup>**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>	
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>50% up to 60% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>50% up to 65% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>50% up to 70% LTV</b>	10	0.60	N/A	N/A
		15	0.60		
		20	0.60		
		25	0.60		
		30	0.60		
	<b>50% up to 75% LTV</b>	10	0.75	N/A	N/A
		15	0.75		
		20	0.75		
		25	0.75		
		30	0.75		
<b>50% up to 80% LTV</b>	10	0.90	0.69	0.33	
	15	1.25	1.01	0.33	
	20	1.53	1.18	0.33	
	25	1.70	1.31	0.33	
	30	1.83	1.46	0.33	

<sup>#</sup> Only applicable to those applicants having outstanding mortgages

**Table 10 (Fixed Adjustable Rate for FARM\*) – For Property Value above HK\$15 million & Insurance coverage from 50% LTV to 80% LTV#**

<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>  (% of the Original Principal Balance)	<b>Annual Premium Payment<sup>^</sup></b>	
				<b>First Year</b>  (% of the Original Principal Balance)	<b>Renewal</b>  (% of the Original Principal Balance)
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>50% up to 60% LTV</b>	10	0.30	N/A	N/A
		15	0.30		
		20	0.30		
		25	0.30		
		30	0.30		
	<b>50% up to 65% LTV</b>	10	0.45	N/A	N/A
		15	0.45		
		20	0.45		
		25	0.45		
		30	0.45		
	<b>50% up to 70% LTV</b>	10	0.60	N/A	N/A
		15	0.60		
		20	0.60		
		25	0.60		
		30	0.60		
	<b>50% up to 75% LTV</b>	10	0.75	N/A	N/A
		15	0.75		
		20	0.75		
		25	0.75		
		30	0.75		
<b>50% up to 80% LTV</b>	10	0.85	0.62	0.33	
	15	1.20	0.93	0.33	
	20	1.48	1.10	0.33	
	25	1.65	1.23	0.33	
	30	1.73	1.38	0.33	

\* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

# Only applicable to those applicants having outstanding mortgages

<sup>^</sup> Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

**Note:** Please refer to (1) Insurance Eligibility Criteria for property value up to HK\$17.15 million / (2) Insurance Eligibility Criteria for property value above HK\$17.15 million and up to HK\$30 million, as applicable

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