

Annex A

Maximum Specified Property Value for Payout Calculation

Appraised Property Value	Maximum Specified Property Value for Payout Calculation
HK\$8 million or less	100% of appraised property value (maximum HK\$8 million)
Over HK\$8 million to HK\$12 million	80% of appraised property value (HK\$8 million – HK\$9.6 million)
Over HK\$12 million to HK\$16 million	70% of appraised property value (HK\$9.6 million – HK\$11.2 million)
Over HK\$16 million	60% of appraised property value (HK\$11.2 million – HK\$15 million*)

* For any property valued at HK\$25 million or above, the maximum specified property value for payout calculation will be capped at HK\$15 million.

Annex B**Table of Monthly Payout for Borrowers Aged 55 and 60**

Payment Term	Monthly Payout Per HK\$1 Million Specified Property Value			
	One Borrower		Two Borrowers	
	55 years old	60 years old	55 years old	60 years old
10 years	\$3,200	\$3,700	\$2,800	\$3,300
15 years	\$2,400	\$2,800	\$2,150	\$2,500
20 years	\$2,050	\$2,400	\$1,800	\$2,100
Life	\$1,650	\$2,000	\$1,450	\$1,800