

「壓力測試」與「供款與入息比率」 “S” FOR “STRESSED-DSR”



一般而言，銀行在審批按揭貸款申請時，會使用「供款與入息比率」及對申請人進行「壓力測試」，以評估其還款能力。「供款與入息比率」是指按揭借款人的每月償還債務佔每月收入的比率。因此，即使購買同一單位，不同財務狀況的申請人，可獲批的按揭貸款金額也未必一樣。

持牌人應注意，「供款與入息比率」和壓力測試的結果只是影響按揭貸款額的其中兩個因素。有鑑於香港金融管理局會因應不同市況而推出新物業按揭監管措施，持牌人應多加留意，以確保能盡責地向客戶提供準確資訊。其實，持牌人應建議準買家直接向有關銀行及財務公司查詢有關按揭貸款的條款，避免作出失實陳述。

此外，持牌人亦應謹記，根據監管局發出的執業通告（編號13-04（CR）），持牌人不得向準買家聲稱可保證其將成功取得購買有關物業按揭貸款或獲得其希望的按揭條款。過去亦曾有不少個案，持牌人曾向買家保證其必可獲得某一成數的按揭貸款，最終買家卻只獲批成數較低的金額，導致買家無法完成交易，有關的持牌人因而被投訴，最終被監管局紀律處分。

Generally speaking, when approving mortgage loan applications, banks will use a debt-servicing ratio (“DSR”) test and also perform a “stress test” on the applicants in order to assess their repayment ability. The DSR refers to the monthly repayment obligations of the borrower as a percentage of monthly income. That said, due to the different financial situations of the applicants, the amount of mortgage loans being granted may not be the same even if they purchase the same property.

Licensees should note that the DSR and the result of the stress test are only two of the factors affecting the amount of mortgage loan being granted. In addition, as the Hong Kong Monetary Authority might introduce new supervisory measures on property mortgages in response to the market conditions, licensees should pay attention to and be fully conversant with the measures and provide accurate information to their clients in a responsible manner. In fact, licensees should refrain from making any misrepresentation and advise prospective purchasers to seek advice directly from the banks and financial institutions on the terms and conditions of the mortgage loan.

Furthermore, licensees should bear in mind that according to the Practice Circular (No. 13-04(CR)) issued by the EAA, licensees must not make any statement to assure prospective purchasers that they will successfully obtain a mortgage loan or the desired terms to finance their purchase. There were cases in the past in which licensees had assured prospective purchasers that a certain amount of mortgage loan could be obtained but in the end only a lesser amount of mortgage loan was approved and the purchasers could not complete the transaction. It led to complaints by the purchasers and the licensees were disciplined by the EAA.