

優化按揭保險計劃 Enhancement of Mortgage Insurance Programme

監管局提醒地產代理從業員，留意香港按揭證券有限公司（按揭證券公司）現行的財務安排及應用，有關資料可供置業人士作參考之用。

鑑於市場環境改變，按揭證券公司於2008年12月11日宣布優化按揭保險計劃。

在優化的按揭保險計劃之下，按揭證券公司為置業人士提供了一項額外的選擇。新產品降低了按揭保險成數的門檻，受保範圍為按揭成數六成至最高九成的按揭貸款，從而減低了置業人士購買物業時所須支付的首期金額。

有興趣申請按揭保險計劃貸款的買家，可聯絡參與該計劃的銀行索取詳情。根據按揭證券公司所述，批核參與銀行所遞交的貸款申請書通常可於一至兩個工作天內完成。

按揭證券公司為地產代理業界準備了一份按揭保險計劃的扼要，該份扼要已隨監管局執業通告編號09-01 (CR) 載於監管局網頁。至於按揭保險計劃的其他詳情，從業員可瀏覽按揭證券公司網頁(www.hkmc.com.hk)。

另外，為了讓從業員對按揭證券公司的服務有更深入的了解，監管局與按揭證券公司將於3月13日舉辦一場講座，向從業員介紹按揭保險計劃。上述講座為持續專業進修活動之一。

The EAA would like to draw practitioners' attention to the latest financial arrangements and practices of the Hong Kong Mortgage Corporation (HKMC), which may be useful for purchasers' reference.

The HKMC announced on 11 December 2008 an enhancement of the Mortgage Insurance Programme (MIP) in response to the changed market conditions.

Under the enhancement, the HKMC will provide an additional option to homebuyers by lowering the threshold above which insurance will be made available and offering MIP products with insurance coverage from a 60% loan-to-value (LTV) ratio up to a total LTV ratio of 90%. The new measure reduces the down payment requirement of homebuyers for the purchase of a property.

Purchasers who are interested in applying for mortgage loans under the MIP may approach participating banks for details. According to the HKMC, the processing of the applications submitted by the participating banks will normally be completed within one to two working days.

The HKMC has prepared a summary of the key features of the MIP for the estate agency trade. The summary together with Circular No. 09-01 (CR) can be found on the EAA website. Other MIP details are available on the HKMC's website (www.hkmc.com.hk).

To provide practitioners with a better understanding of the services provided by the HKMC, the EAA and the HKMC will jointly organise a seminar on the MIP on 13 March. The seminar will be a CPD activity.



業界領袖聯同監管局行政總裁陳佩珊女士，與按揭證券公司行政總裁劉怡翔先生（前排左一）及業務推廣及發展副總裁梁詩韻女士（右）會面，反映業界對按揭保險計劃的意見。

Trade leaders, together with EAA Chief Executive Officer Ms Sandy Chan, meet with HKMC Chief Executive Officer Mr James Lau (front row, first from left) and Vice President of Marketing and Business Development Ms Angela Leung (right) to express the trade's views on the MIP.