

HOME OWNERSHIP SCHEME AND PRIVATE SECTOR
PARTICIPATION SCHEME
THE 1991 FLATS—MORTGAGE INTEREST RATES

It is hereby notified that the Hong Kong Housing Authority has specified that for mortgages of flats in the Home Ownership Scheme and the Private Sector Participation Scheme listed in column one of the schedule below, which become effective or are due for a recalculation of interest within the three months from 6 September 2017, the rate of interest to be charged on the principal outstanding from time to time during the period shown in column two shall be as indicated in column three. Notwithstanding the foregoing, participating financial institutions shall be at liberty to charge interest pursuant to the legal charge at a lower rate than that shown in column three.

SCHEDULE

| <i>Column 1</i> | <i>Column 2</i> | <i>Column 3</i> |
|---|---|------------------|
| The 1991 (Phases 13A, 13B and 13C) flats of the Home Ownership Scheme and the Private Sector Participation Scheme | Three months from the date of the completion of purchase or the due date for recalculation of interest rate under the terms of the mortgage | 5.625% per annum |

15 September 2017

Stanley YING *Director of Housing*