

Revitalising the Home Ownership Scheme (HOS) Secondary Market

Key Features

- Extending the Hong Kong Housing Authority's mortgage guarantee period to up to 30 years counting from the date of the first assignment of individual flats to help prospective purchasers in negotiating with the participating financial institutions for repayment of their liability over a longer mortgage period

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- Introducing a Premium Loan Guarantee Scheme (by the Hong Kong Mortgage Corporation Ltd.) to facilitate banks to offer a second mortgage loan for HOS owners who wish to settle their premium payment to the Hong Kong Housing Authority

[Click here to learn more]

[Connect to the Hong Kong Mortgage Corporation Ltd]

- Streamlining the related administrative arrangements and enhancing publicity

[Connect to HOS Secondary Market]

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