



Press Release

For Immediate Release

## Shanghai Commercial Bank Partners with Henderson Property Agency Limited to Provide Exclusive Mortgage Services for Property Buyers Dedicated Specialists Offer One-on-One Comprehensive Support

**Hong Kong, 11 June 2026** –Shanghai Commercial Bank (“the Bank”) announces its collaboration with Henderson Property Agency Limited (“Henderson Property”) to provide exclusive mortgage services for buyers of its property developments. The first two projects under this partnership are “Highwood” and “One Victoria Cove”, two new and highly anticipated residential developments located in the prime Victoria Cove area.

To complement the sale of the development, the Bank has specially arranged dedicated “Henderson Property X Shanghai Commercial Bank Mortgage Specialists” to provide personalized, one-on-one consultation services for Henderson Property’s customers. From loan-to-value ratio assessments and repayment period planning to application procedures, the dedicated specialists will follow up through the entire process, ensuring that the unique needs of every buyer receive prompt and precise support.

<b>Low Mortgage Rates:</b>	Mortgage rates as low as HIBOR + 1.3% or Prime - 2%. This not only saves buyers long-term interest expenses and effectively lightens the repayment burden, but also helps flexibly deploy liquid funds to achieve homeownership goals with ease.
<b>High Cash Rebate:</b>	Successful applicants can enjoy a cash rebate of up to 1.3%, allowing for greater flexibility in capital turnover.
<b>First-Year Home Insurance:</b>	Enjoy promotional offers on designated home insurance for the first year, providing comprehensive safety protection for the new home.
<b>Flexible Repayment Period:</b>	The repayment period can extend up to 30 years, significantly reducing repayment pressure.



Mr. Varden Choi, Managing Director, Chief of Branch Banking of Shanghai Commercial Bank, said, "We are very pleased to launch this collaboration with Henderson Property Agency Limited. Shanghai Commercial Bank has always been committed to providing customers with the most flexible wealth management and financing solutions. This exclusive mortgage scheme not only offers highly attractive market interest rates and a cash rebate of up to 1.3%, but is also backed by our professional 'Henderson Property X Shanghai Commercial Bank Mortgage Specialists' providing full one-on-one follow-up support. We deeply believe that through this exclusive service, we can effectively meet the financial needs of buyers, helping them enter the property market easily and achieve their ideal lifestyle."

Buyers who wish to learn more about the exclusive mortgage details are welcome to contact our Dedicated "Henderson Property X Shanghai Commercial Bank Mortgage Specialist", Samuel Wong at 6180 3945 or call the Mortgage Hotline at 2576 4377 for enquiries. Buyers may also visit the designated mortgage branch of Shanghai Commercial Bank at 18 Pennington Street, Causeway Bay, Hong Kong, or browse the official website [www.shacombank.com.hk](http://www.shacombank.com.hk) for more details.

The promotional offers are subject to relevant terms and conditions.

The Bank reserves the right to amend or terminate any of the above offers at any time without prior notice. In the event of any dispute regarding the offers, the Bank's records shall prevail, and the Bank reserves the right of final decision.

The above information is for reference only. Terms like actual interest rates, rebate, and tenor are determined on a case-by-case basis.

All mortgage applications are subject to the Bank's credit requirements and mortgage terms. Terms and conditions are subject to the Bank's final approval and the agreement entered into between the customer and the Bank.

**To borrow or not to borrow? Borrow only if you can repay!**

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## About Shanghai Commercial Bank

Incorporated in Hong Kong in 1950 and recognized as one of the city's most distinguished local Chinese banks, Shanghai Commercial Bank has built on its strengths in serving corporations, small and medium-sized enterprises (SMEs), and high-net-worth individuals. Tracing its roots to The Shanghai Commercial & Savings Bank, Ltd. founded by Mr. CHEN Kwang-pu in 1915, the Bank is dedicated to serving the community with tailor-made services through an international network of nearly 50 branches and offices in Hong Kong, New York, San Francisco, Los Angeles, London, Shanghai and Shenzhen. With "Serving the Community" as motto and "For Personalized Service" as principle, the Bank offers a comprehensive range of banking products and services, including loans, deposits, trade finance, remittances, securities trading, wealth management, insurance, treasury, foreign exchange, credit cards, and digital banking solutions to meet customers' needs.

In 2000, the Bank formed a strategic alliance with Bank of Shanghai\* in Chinese Mainland and The Shanghai Commercial & Savings Bank, Ltd.^ in Taiwan, creating the Tribank branding with a combined network of more than 400 outlets spanning China, Southeast Asia, the United Kingdom and the United States.

\* Bank of Shanghai Company Limited is a registered banking institution in Chinese Mainland, and does not hold a banking license in Hong Kong, and hence is not under the supervision of the Hong Kong Monetary Authority, but holds a wholly-owned subsidiary - Bank of Shanghai (Hong Kong) in Hong Kong.

^ The Shanghai Commercial & Savings Bank Limited is a banking institution registered in Taiwan, which has branch presence in Hong Kong.

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