

價單 Price List

第一部份：基本資料 Part 1: Basic Information

發展項目名稱 Name of Development	海鑽·天賦海灣 The Graces · Providence Bay	期數(如有) Phase No. (if any)	--
發展項目位置 Location of Development	新界白石角(東部)科進路9號 9 Fo Chun Road, Pak Shek Kok (East), New Territories		
發展項目（或期數）中的住宅物業的總數 The total number of residential properties in the development (or phase of the development)	193		

印製日期 Date of Printing	價單編號 Number of Price List
10/12/2014	7

修改價單(如有) Revision to Price List (if any)

修改日期 Date of Revision	經修改的價單編號 Numbering of Revised Price List	如物業價錢經修改，請以「✓」標示 Please use “✓” to indicate changes to prices of residential properties
		價錢 Price
12/02/2015	7A	--
28/03/2015	7B	--
01/05/2015	7C	--
27/06/2015	7D	--
14/10/2015	7E	--
22/04/2016	7F	✓
18/08/2016	7G	✓

第二部份：面積及售價資料 Part 2: Information on Area and Price

物業的描述 Description of Residential Property			實用面積 (包括露台、工作平台及陽台 (如有)) 平方米 (平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米呎售價 元, 每平方米 (元, 每平方米/呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	2	B*	131.1012 (1,411) 露台 balcony : 5.3620 (58); 工作平台 utility platform : 1.5000 (16)	16,651,000	127,009 (11,801)	--	5.2625 (57)	--	--	--	--	--	--	--	--
1	3	B*	131.1012 (1,411) 露台 balcony : 5.3620 (58); 工作平台 utility platform : 1.5000 (16)	17,151,000	130,823 (12,155)	--	5.2625 (57)	--	--	--	--	--	--	--	--
1	5	B*	131.1012 (1,411) 露台 balcony : 5.3620 (58); 工作平台 utility platform : 1.5000 (16)	17,580,000	134,095 (12,459)	--	5.2625 (57)	--	--	--	--	--	--	--	--
1	10	B*#	134.3909 (1,447) 露台 balcony : 5.3250 (57); 工作平台 utility platform : 1.5000 (16)	27,184,000 27,456,000	202,276 (18,786) 204,300 (18,974)	--	2.5510 (27)	--	103.3053 (1,112)	--	--	--	4.7160 (51)	--	--
2	G	B*	203.9407 (2,195) 露台 balcony : 5.8990 (63); 工作平台 utility platform : 1.5000 (16)	41,653,000	204,241 (18,976)	--	1.4786 (16)	--	--	42.6864 (459)	--	--	--	--	9.8575 (106)
3	G	B*#	227.1266 (2,445) 露台 balcony : 5.8150 (63); 工作平台 utility platform : 1.5000 (16)	49,079,000 58,166,000	216,087 (20,073) 256,095 (23,790)	--	2.1759 (23)	--	--	46.8869 (505)	--	--	--	--	15.1776 (163)
6	G	B*	97.1622 (1,046) 露台 balcony : --; 工作平台 utility platform : --	15,453,000	159,043 (14,773)	--	2.5525 (27)	--	--	47.4850 (511)	--	--	--	--	22.4040 (241)
7	G	A*	147.5512 (1,588) 露台 balcony : 5.1000 (55); 工作平台 utility platform : 1.5000 (16)	23,447,000	158,908 (14,765)	--	0.7500 (8)	--	--	30.8307 (332)	--	--	--	--	7.8335 (84)
8	G	A*	150.4910 (1,620) 露台 balcony : 3.6560 (39); 工作平台 utility platform : 1.5000 (16)	21,151,000	140,547 (13,056)	--	2.0001 (22)	--	--	28.2531 (304)	--	--	--	--	15.5975 (168)
8	10	A*	134.0852 (1,443) 露台 balcony : 4.6850 (50); 工作平台 utility platform : 1.5000 (16)	26,175,000	195,212 (18,139)	--	2.5003 (27)	--	108.1591 (1,164)	--	--	--	4.4750 (48)	--	--
9	G	A*	137.9088 (1,484) 露台 balcony : --; 工作平台 utility platform : --	19,072,000	138,294 (12,852)	--	3.5142 (38)	--	--	50.0367 (539)	--	--	--	--	24.9123 (268)
9	10	A*	137.4143 (1,479) 露台 balcony : 5.5870 (60); 工作平台 utility platform : 1.5000 (16)	27,013,000	196,581 (18,264)	2.8500 (31)	1.8188 (20)	--	107.4322 (1,156)	--	--	--	4.4750 (48)	--	--
9	G	B*	158.3575 (1,705) 露台 balcony : 5.1190 (55); 工作平台 utility platform : 1.5000 (16)	22,160,000	139,937 (12,997)	--	1.4549 (16)	--	--	32.3506 (348)	--	--	--	--	16.5161 (178)

第二部份：面積及售價資料 Part 2: Information on Area and Price

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 (如有)) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any)) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
9	10	B*#	137.3843 (1,479) 露台 balcony : 5.5870 (60); 工作平台 utility platform : 1.5000 (16)	26,525,000 27,056,000	193,072 (17,934) 196,937 (18,293)	2.8500 (31)	1.8188 (20)	--	107.4322 (1,156)	--	--	--	4.4750 (48)	--	--
10	G	B*	137.9052 (1,484) 露台 balcony : --; 工作平台 utility platform : --	19,357,000	140,365 (13,044)	--	3.5142 (38)	--	--	49.0494 (528)	--	--	--	--	24.8299 (267)

第三部份：其他資料 Part 3: Other Information

- (1) 準買家應參閱發展項目的售樓說明書，以了解該項目的資料。
Prospective purchasers are advised to refer to the sales brochure for the Development for information on the Development.

- (2) 根據《一手住宅物業銷售條例》第52(1)條及第53(2)及(3)條，－
According to sections 52(1) and 53(2) and (3) of the Residential Properties (First-hand Sales) Ordinance, –

第52(1)條 / Section 52(1)

在某人就指明住宅物業與擁有人訂立臨時買賣合約時，該人須向擁有人支付售價的5%的臨時訂金。

A preliminary deposit of 5% of the purchase price is payable by a person to the owner on entering into a preliminary agreement for sale and purchase in respect of the specified residential property with the owner.

第53(2)條 / Section 53(2)

如某人於某日期訂立臨時買賣合約，並於該日期後的5個工作日內，就有關住宅物業簽立買賣合約，則擁有人必須在該日期後的8個工作日內，簽立該買賣合約。

If a person executes an agreement for sale and purchase in respect of the residential property within 5 working days after the date on which the person enters into the preliminary agreement for sale and purchase, the owner must execute the agreement for sale and purchase within 8 working days after that date.

第53(3)條 / Section 53(3)

如某人於某日期訂立臨時買賣合約時，但沒有於該日期後的5個工作日內，就有關住宅物業簽立買賣合約，則－ (i) 該臨時合約即告終止；(ii) 有關的臨時訂金即予沒收；及 (iii) 擁有人不得就該人沒有簽立買賣合約而針對該人提出進一步申索。

If a person does not execute an agreement for sale and purchase in respect of the residential property within 5 working days after the date on which the person enters into the preliminary agreement for sale and purchase- (i) the preliminary agreement is terminated; (ii) the preliminary deposit is forfeited; and (iii) the owner does not have any further claim against the person for the failure.

- (3) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第8條及附表二第2部的計算得出的。
The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.
- (4) 註：於本第4節內，「售價」指本價單第二部份表中所列之價目，而「成交金額」指臨時買賣合約及買賣合約所載之價目（即售價經計算適用支付條款及折扣後之價錢）。因應不同支付條款及折扣按售價計算得出之價目，皆向下捨入計至百位數作為成交金額。
Note: In this section 4, "Price" means the price set out in the schedule in Part 2 of this price list, and "Transaction Price" means the purchase price set out in the preliminary agreement for sale and purchase and agreement for sale and purchase, i.e. the purchase price after applying the applicable terms of payment discount(s) on the Price. The price obtained after applying the relevant terms of payment and applicable discounts on the Price will be rounded down to the nearest hundred dollars to determine the Contract Price.

(4)(i) 支付條款 Terms of payment

於簽署臨時買賣合約時，買方須繳付相等於成交金額的5%作為臨時訂金。實用面積少於1,600平方呎之住宅物業，請備銀行本票港幣\$400,000.00以支付部份臨時訂金，抬頭請寫「貝克·麥堅時律師事務所」。實用面積1,600平方呎或以上之住宅物業，請備銀行本票港幣\$600,000.00以支付部份臨時訂金，抬頭請寫「貝克·麥堅時律師事務所」。請另備支票以補足臨時訂金之餘額。

Purchasers shall pay the Preliminary Deposit (which is equivalent to 5% of Transaction Price) upon signing of the Preliminary Agreement for Sale and Purchase. A cashier order of HK\$400,000.00 being part of the Preliminary Deposit shall be made payable to "Baker & McKenzie" for residential property with Saleable Area below 1,600 s.f. A cashier order of HK\$600,000.00 being part of the Preliminary Deposit shall be made payable to "Baker & McKenzie" for residential property with Saleable Area of 1,600 s.f. and above. Please prepare a cheque to pay for the balance of the Preliminary Deposit.

此價單中「淨樓價」一詞指扣除第(4)(iii)(C)段所述的現金回贈優惠後的住宅物業之樓價。

The term "Net Purchase Price" in this price list means the amount of the purchase price of the residential property after deducting the "Cash Rebate" set out in paragraph (4)(iii)(C).

(A) 120天現金優惠付款 120-days Cash Payment (照售價減4%) (4% discount from Price)

- (1) 成交金額5% (「臨時訂金」) 於買方簽署臨時買賣合約時繳付。
A preliminary deposit equivalent to 5% of Transaction Price shall be paid upon signing of the Preliminary Agreement for Sale and Purchase.
- (2) 成交金額5% 於買方簽署臨時買賣合約後90天內繳付。
5% of Transaction Price shall be paid within 90 days after signing of the Preliminary Agreement for Sale and Purchase.
- (3) 成交金額90% 於買方簽署臨時買賣合約後120天內繳付。
90% of Transaction Price shall be paid within 120 days after signing of the Preliminary Agreement for Sale and Purchase.

本支付條款提供「首兩年P-2.25% p.a. 備用第一按揭貸款」或「備用第二按揭」安排，買方只可選擇其中一種按揭貸款安排，該安排見(4)(iii)(E)。

The arrangement of "First Two Years P-2.25% p.a. Standby First Mortgage Loan" or "Standby Second Mortgage" will be provided under these terms of payment (the Purchaser can choose either one of such mortgage arrangement). Please see paragraph (4)(iii)(E).

(B) 靈活付款計劃^ Flexible Payment Plan^ (照售價) (In accordance with the price)

- (1) 成交金額5% (「臨時訂金」) 於買方簽署臨時買賣合約時繳付。
A preliminary deposit equivalent to 5% of Transaction Price shall be paid upon signing of the Preliminary Agreement for Sale and Purchase.
- (2) 成交金額5% 於買方簽署臨時買賣合約後30天內繳付。
5% of Transaction Price shall be paid within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- (3) 成交金額5% 於買方簽署臨時買賣合約後90天內繳付。
5% of Transaction Price shall be paid within 90 days after signing of the Preliminary Agreement for Sale and Purchase.
- (4) 成交金額85% 於買方簽署臨時買賣合約後360天內繳付。
85% of Transaction Price shall be paid within 360 days after signing of the Preliminary Agreement for Sale and Purchase.

^買方可向賣方申請「提前成交優惠」，有關條款請參閱(4)(iii)(D)段。^The Purchaser can apply "Early Completion Benefit" as the terms stated in paragraph (4)(iii)(D).

本支付條款提供「首兩年P-2.25% p.a. 備用第一按揭貸款」或「備用第二按揭」安排，買方只可選擇其中一種按揭貸款安排，該安排見(4)(iii)(E)。

The arrangement of "First Two Years P-2.25% p.a. Standby First Mortgage Loan" or "Standby Second Mortgage" will be provided under these terms of payment (the Purchaser can choose either one of such mortgage arrangement). Please see paragraph (4)(iii)(E).

(4)(ii) 售價獲得折扣的基礎 The basis on which any discount on the price is available

(A) 「信和薈」會員售價折扣優惠 Price Discount Offer for Sino Club Member

- (1) 買方如屬「信和薈」會員，除根據(4)(i)所列因不同支付條款而獲得對應之售價折扣外，可獲額外2%售價折扣優惠。
In addition to the corresponding discount on the Price that is offered to different terms of payment listed in (4)(i), extra 2% discount from the price would be offered to purchasers who are Sino Club members.

(B) 花園園藝優惠 Garden Landscape Benefit

- (1) 購買第1座至第10座地下或10樓之任何單位、第1座1樓A單位或第2座9樓A單位之買方，可獲額外4%售價折扣優惠作為「花園園藝優惠」。
An extra 4% discount from the Price would be offered to the Purchasers who purchase any unit on G/F or 10/F of Tower 1 to Tower 10, or unit A on 1/F of Tower 1, or unit A on 9/F of Tower 2 as the "Garden Landscape Benefit".

(4)(iii) 可購買該項目中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益

Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Development

(A) 住客車位優惠 Benefit of Residential Parking Space:

如買方購買有關住宅物業於此價單第二部分標上“*”之單位，買方按相關買賣合約完成交易及付清所有該等指明住宅物業的樓價後的30日內(「所訂時限」)，有權向賣方按賣方當時公布之售價認購一個住客車位。買方需於所訂時限決定是否購買住客車位及簽署相關買賣合約，逾時作棄權論。詳情以相關交易文件條款為準。
Purchasers of those residential properties marked with a “*” in Part 2 of this price list shall entitle to purchase one such Residential Parking Space (on such price as the Vendor prescribes) within 30 days after the transaction has been completed and the Purchaser has settled the entire purchase price of the specified residential property in accordance with the relevant agreement for sale and purchase. Each such purchasers must decide whether to purchase one such Residential Parking Space and must enter into a relevant agreement for sale and purchase within the period as prescribed, failing which that purchaser will be deemed to have given up the benefit. The benefit is subject to the terms and conditions of the relevant transaction documents.

- (B) 購買第三座地下B單位之買家，可於買賣完成時獲贈該單位內現有之傢俱與配備(受相關文件條款及條件限制，該等條款及條件包括但不限於賣方或其代表不會就傢俱與配備作出任何保證，包括對其狀況、品質或效能的保證或提供任何保養)，傢俱與配備將於成交日以“現狀”交與買方。
Purchaser of Unit B on G/F of Tower 3 shall receive the furniture and chattels currently displayed at the unit on completion of the sale and purchase as gifts (subject to the terms and conditions of the relevant documentation, which said terms and conditions include (without limitation) the followings: No warranty or representation whatsoever is given by the Vendor or any person on behalf of the Vendor in any respect as regards the furniture and chattels or any of them. In particular, no warranty or representation whatsoever is given as to the physical condition and state, quality or the fitness of any of the furniture and chattels or as to whether any of the furniture and chattels are or will be in working condition). The furniture and chattels will be delivered to purchaser upon completion on an “as is” condition.

(C) 現金回贈 Cash Rebate:

(只適用於此價單第二部分標上“#”之單位 Only applicable to units marked with a “#” in Part 2 of this price list)

如須就買賣合約支付買家印花稅，可獲賣方提供買家印花稅現金回贈，金額相等於買方就買賣合約應付的買家印花稅的70% (「買家印花稅」現金回贈)。如不須就買賣合約支付買家印花稅，可獲賣方提供特別現金回贈，金額相等於成交金額的7.5% (「置業有禮」現金回贈)。

If the agreement for sale and purchase is subject to buyer's stamp duty, the Purchaser shall be entitled to a Buyer's Stamp Duty Cash Rebate offered by the Vendor which amount shall be equal to 70% of the Buyer's Stamp Duty chargeable on the agreement for sale and purchase (“Buyer's Stamp Duty Cash Rebate”). If the agreement for sale and purchase is not subject to buyer's stamp duty, the Purchaser shall be entitled to a special cash rebate offered by the Vendor which amount shall be equal to 7.5% of Transaction Price (“Special Cash Rebate”).

買方須按相關買賣合約付清所有該等指明住宅物業的樓價後14日內，以書面向賣方提出申請上述現金回贈(如屬「買家印花稅」現金回贈並須向賣方提交所有由印花稅署發出已繳付就正式買賣合約的買家印花稅的正式收據)。賣方會於收到通知並確認有關資料後45日內將現金回贈付予買方。

To obtain the aforesaid cash rebate, the Purchaser shall notify the Vendor in writing to apply for the cash rebate within 14 days after the Purchaser has settled the entire purchase price of the specified residential property in accordance with the relevant agreement for sale and purchase (and in the case of Buyer's Stamp Duty Cash Rebate also submit to the Vendor all the official receipt(s) issued by the Stamp Office evidencing payment of the Buyer's Stamp Duty on the agreement for sale and purchase). The Vendor will pay the cash rebate to the Purchaser within 45 days after the Vendor has received the notification and duly verified the information.

受相關文件條款及條件限制。為免疑問，就每個購入之住宅物業，買方只可享有「買家印花稅」現金回贈或「置業有禮」現金回贈的其中一項。同一份臨時買賣合約下購買的所有住宅物業之現金回贈種類相同。

Subject to the terms and conditions of the relevant documentation. For the avoidance of doubt, for each purchase of a residential property, the Purchaser is only entitled to either the Buyer's Stamp Duty Cash Rebate or the Special Cash Rebate. The same type of cash rebate will apply to all the residential properties purchased under the same preliminary agreement for sale and purchase.

(D) 提前成交優惠 Early Completion Benefit

(只適用於選擇靈活付款計劃之買方。 This benefit is only applicable to Purchasers who choose the Flexible Payment Plan.)

- (1) 如選擇靈活付款計劃之買方提前於買賣合約訂明的交易日之前，繳付樓價全數及完成住宅物業的買賣交易，可根據以下列表獲賣方送出提前成交優惠(「提前成交優惠」)現金回贈。
Where the Purchaser chooses the Flexible Payment Plan, fully pays the purchase price and completes the sale and purchase of the residential property in advance of the date of completion specified in the agreement for sale and purchase, the Purchaser shall be entitled to an Early Completion Benefit (“Early Completion Benefit”) cash rebate offered by the Vendor according to the table below.

提前成交優惠列表 Early Completion Benefit Table

完成住宅物業的買賣交易日期 Date of completion of the sale and purchase of the residential property	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後90日內 Within 90 days after the date of signing of the preliminary agreement for sale and purchase.	淨樓價4% 4% of the Net Purchase Price
簽署臨時買賣合約的日期後91日至180日期間內 Within the period from 91 days to 180 days after the date of signing of the preliminary agreement for sale and purchase.	淨樓價3% 3% of the Net Purchase Price
簽署臨時買賣合約的日期後181日至270日期間內 Within the period from 181 days to 270 days after the date of signing of the preliminary agreement for sale and purchase.	淨樓價2% 2% of the Net Purchase Price

- (2) 買方須於付清樓價餘額之日後14日內以書面方式向賣方指定的代表律師申請「提前成交優惠」現金回贈，賣方會於收到申請並確認有關資料無誤後60天內將現金回贈按賣方決定的方式付予買方。
The Purchaser shall apply to the Vendor's solicitor in writing for the “Early Completion Benefit” within 14 days after the date of full payment of the balance of purchase price. The Vendor will pay the cash rebate to the Purchaser within 60 days after the Vendor has received the notification and duly verified the information in such manner as the Vendor may decide.
- (3) 如提前成交優惠列表中訂明的任何期間的最後一日不是工作日(按《一手住宅物業銷售條例》所定義)，則以下一個工作日(按《一手住宅物業銷售條例》所定義)為該期間的最後一天。
If the last day of any of the periods as set out in the Early Completion Benefit Table is not a working day (as defined in the Residential Properties (First-hand Sales) Ordinance), the next working day (as defined in the Residential Properties (First-hand Sales) Ordinance) shall be regarded as the last day of that period.

(E) 首兩年P-2.25% p.a.備用第一按揭貸款(『第一按揭貸款』)First Two Years P-2.25% p.a. Standby First Mortgage Loan (“First Mortgage Loan”):

買方可向賣方指定之融資公司申請第一按揭，條款如下：The Purchaser can apply the First Mortgage Loan through Vendor's designated financing company, terms are as follows:

- (1) 買方必須於付清成交金額餘額之日前最少60日以書面向指定財務機構申請第一按揭貸款。
The Purchaser shall make a written application to the designated financing company for a First Mortgage Loan in not less than 60 days before the date of settlement of the balance of the Transaction Price.
- (2) 第一按揭貸款以該住宅物業之第一法定按揭作抵押。
The First Mortgage Loan shall be secured by a first legal mortgage over the residential property.
- (3) 第一按揭金額最高為淨樓價80%。
The maximum First Mortgage Loan amount is 80% of the Net Purchase Price.
- (4) 第一按揭貸款首兩年之按揭利率為指定融資公司選用之年息最優惠利率(P)減2.25% (P-2.25%) (現時P=5%) 計算，其後之按揭利率為指定融資公司選用之最優惠利率(P)，利率浮動。最優惠利率選用指定融資公司之報價。
Interest rate of First Mortgage Loan for the first two years shall be at the Prime Rate(P) designated by the financing company minus 2.25% (P-2.25%) per annum (currently P=5%), thereafter the Prime Rate(P) designated by the financing company and the rate is subject to fluctuation. Prime Rate is quoted by the designated financing company.
- (5) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.
- (6) 買方及其擔保人(如有)須提供足夠文件，包括但不限於在指定財務機構要求下提供信貸報告、收入證明及/或銀行紀錄。
The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents, including without limitation the provision of credit report, income proof and/or banking record upon request of the designated financing company.
- (7) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (8) 所有第一按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第一按揭貸款的律師費用及雜費。
All legal documents of First Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/its own solicitors to act for him/her/it, and in such event, the Purchaser shall also bear his/her/its own solicitors' costs and disbursements relating to the First Mortgage Loan.

備用第二按揭貸款 Standby Second Mortgage:

買方可向賣方指定之融資公司申請第二按揭，條款如下：The Purchaser can apply second mortgage through Vendor's designated financing company, terms are as follows:

- (1) 買方須先獲取第一按揭銀行同意該物業作第二按揭，並能出示足夠文件證明第一按揭加第二按揭及其他貸款之每月總還款額對其每月總入息之比率不超過香港金融管理局最新公佈之「供款與入息比率」。
The Purchaser shall have obtained the prior consent of the first mortgagee to the second mortgage and shall provide satisfactory documents to prove that the ratio of the total amount of monthly repayment of both the first mortgage, second mortgage and any other loan to the Purchaser's total monthly income does not exceed the latest Debt Servicing Ratio as announced by the Hong Kong Monetary Authority.
- (2) 第一按揭銀行須為指定之融資公司指定及轉介之銀行。
First mortgagee bank shall be a bank specified and referred by the designated financing company.
- (3) 第二按揭金額最高為淨樓價35%，但第一及第二按揭總金額不超過成交金額80%。第二按揭年期最長為20年，或第一按揭貸款之年期，以較低者為準。
The maximum second mortgage amount is 35% of the Net Purchase Price, but the total mortgage amount of first plus second mortgage shall not exceed 80% of Transaction Price. The maximum tenure of second mortgage shall be 20 years or the tenure of first mortgage, whichever is shorter.
- (4) 第二按揭首2年之按揭利率為指定融資公司選用之最優惠利率(P)減2.5% (P-2.5%) (現時P=5%) 計算，其後年期之按揭利率以最優惠利率(P)減1% 計算，利率浮動。最終利率視指定融資公司審批結果而定。最優惠利率選用指定融資公司之報價。
Mortgage rate of second mortgage for the first 2 years shall be at the Prime Rate(P) minus 2.5% (P-2.5%) per annum (currently P=5%); thereafter at the rate of P-1% per annum, the rate is subject to fluctuation. The final rate is subject to the approval of the designated financing company. Prime Rate is quoted by the designated financing company.
- (5) 第一及第二按揭需經有關承按機構獨立審批。
First and second mortgage loan shall be approved by the relevant mortgagees independently.
- (6) 所有第二按揭之文件必須由賣方指定之律師樓辦理，並由買方負責一切有關費用。
All legal documents of the second mortgage must be prepared and executed at the solicitors' firm designated by the Vendor. All incurred expenses shall be paid by the Purchaser.
- (7) 買方於決定選用此付款辦法前，敬請先向賣方指定之融資公司查詢清楚第二按揭之按揭條款、批核條件及手續。以上所有優惠均受指定融資公司最後批出有關優惠安排之條款所規限。第二按揭貸款批出與否，指定融資公司有最終決定權。
The Purchaser is advised to enquire with the Vendor's designated financing company on details of terms & conditions and application procedures of the second mortgage before selecting this payment method. All the above offers are subject to final terms and conditions approved by the designated financing company. The approval or disapproval of the second mortgage loan is subject to the final decision of the designated financing company.

(4)(iv) 誰人負責支付買賣該項目中的指明住宅物業的有關律師費及印花稅

Who is liable to pay the solicitors' fees and stamp duty in connection with the sale and purchase of a specified residential property in the development

如買方選用賣方指定之代表律師作為買方之代表律師同時處理其正式買賣合約、按揭及樓契等法律文件，賣方同意為買方支付買賣合約及轉讓契兩項法律文件之律師費用。

If the purchaser appoints the vendor's solicitors to act on his/her behalf of all legal documents in relation to the purchase, the vendor agrees to bear the legal cost of the agreement for sale and purchase and the assignment.

如買方選擇另聘代表律師作為買方之代表律師處理其正式買賣合約、按揭及樓契等法律文件，買賣雙方須各自負責有關買賣合約及其他轉讓契兩項法律文件之律師費用。

If the purchaser chooses to instruct his own solicitors to act for him in relation to the purchase, each of the Vendor and purchaser shall pay his own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

買方需支付一概有關臨時買賣合約、買賣合約及轉讓契之印花稅(包括但不限於任何買方提名書或轉售的印花稅、「額外印花稅」(按《印花稅條例》所定義)、買家印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費等)、登記費及其他支出費用。

All stamp duty, registration fee and other disbursements on the preliminary agreement for sale & purchase, the agreement for sale & purchase and the Assignment (including without limitation any stamp duty on any nomination or sub-sale, any "special stamp duty" defined in the Stamp Duty Ordinance, any buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the purchasers.

- (4)(v) 買方須為就買賣該項目中的指明 住宅物業簽立任何文件而支付的費用
Any charges that are payable by a purchaser for execution of any document in relation to the sale and purchase of a specified residential property in the development
有關該住宅物業交易之草擬大廈公契及管理合約費用及附於該文件之圖則之費用的適當分攤、業權文件認正本之費用、該住宅物業的買賣合約及轉讓契之圖則費，該住宅物業按揭（如有）之法律費用、附加合約（如有）及其他實際支出等，均由買方負責。
- The Purchaser(s) shall solely bear and pay a due proportion of the costs for the preparation of the Deed of Mutual Covenant and Management Agreement ("DMC") and the plans to be attached to the DMC, all costs for preparing certified copies of title deeds and documents of the residential property, all plan fees for plans to be annexed to the agreement for sale & purchase and the Assignment, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the residential property and all legal cost and charges for supplemental agreement(if any).

See terms relating to second mortgage under Terms of payment (E) above.
見上文支付條款(E)關於第二按揭之條款。

- (5) 賣方已委任地產代理在發展項目中的指明住宅物業的出售過程中行事：
The vendor has appointed estate agents to act in the sale of any specified residential property in the Development:

1. 中原地產代理有限公司 Centaline Property Agency Limited
2. 美聯物業代理有限公司 Midland Realty International Limited
3. 利嘉閣地產有限公司 Ricacorp Properties Limited
4. 香港置業(地產代理)有限公司 Hong Kong Property Services (Agency) Limited
5. 置業18物業代理有限公司 18 Property Agency Limited
6. 世紀21測量行有限公司及旗下特許經營商 Century 21 Surveyors Limited and Franchisees
7. 銀海物業代理有限公司 Silver Bay Property Agency Limited
8. 中國康樂園地產代理有限公司 China Hong Lok Yuen Property Agency Limited
9. 晉誠地產代理有限公司 Earnest Property Agency Limited
10. 第一太平戴維斯住宅代理有限公司 Savills Realty Limited
11. 喜來登旺舖代理有限公司 Sheraton Valuers Limited
12. 華匯置業 China Group Property Agency Company
13. 億宏國際有限公司 Jumbo Billion International Limited
14. 澎達物業顧問行有限公司 Prime Property Consultants Limited
15. 信和地產代理有限公司 Sino Real Estate Agency Limited

請注意：任何人可委任任何地產代理在購買該項目中的指明住宅物業的過程中行事，但亦可以不委任任何地產代理。

Please note that a person may appoint any estate agent to act in the purchase of any specified residential property in the Development. Also, that person does not necessarily have to appoint any estate agent.

- (6) 賣方就發展項目指定的互聯網網站的網址為：www.thegraces.hk。

The address of the website designated by the vendor for the Development is: www.thegraces.hk.