

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	Island Residence	期數（如有） Phase No.(if any)	-
發展項目位置 Location of Development	筲箕灣道163號 163 Shau Kei Wan Road		
發展項目中的住宅物業的總數 The total number of residential properties in the development	170		

印製日期 Date of Printing	價單編號 Number of Price List
04 October 2015	2

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
14 October 2015	2A	--
17 November 2015	2B	--
01 December 2015	2C	--
29 January 2016	2D	--
02 March 2016	2E	--
29 March 2016	2F	--
20 July 2016	2G	--
13 September 2016	2H	--
25 October 2016	2I	--
26 January 2017	2J	--
02 March 2017	2K	--
03 April 2017	2L	--
11 April 2017	2M	✓
04 May 2017	2N	✓
28 July 2017	2O	--
24 August 2017	2P	--

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) 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
Island Residence	31	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	12,362,000	266,199 (24,724)	--	--	--	--	--	--	--	--	--	--
	30	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	12,252,000	263,830 (24,504)	--	--	--	--	--	--	--	--	--	--
	27	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	11,927,000	256,832 (23,854)	--	--	--	--	--	--	--	--	--	--
	26	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	11,821,000	254,549 (23,642)	--	--	--	--	--	--	--	--	--	--
	25	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	11,727,000	252,525 (23,454)	--	--	--	--	--	--	--	--	--	--
	21	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	11,450,000	246,560 (22,900)	--	--	--	--	--	--	--	--	--	--
	20	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	11,359,000	244,600 (22,718)	--	--	--	--	--	--	--	--	--	--
	17	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,950,000	235,793 (21,900)	--	--	--	--	--	--	--	--	--	--
	16	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,777,000	232,068 (21,554)	--	--	--	--	--	--	--	--	--	--
	15	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,713,000	230,690 (21,426)	--	--	--	--	--	--	--	--	--	--
	12	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,649,000	229,312 (21,298)	--	--	--	--	--	--	--	--	--	--
	11	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,586,000	227,955 (21,172)	--	--	--	--	--	--	--	--	--	--
	7	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,336,000	222,572 (20,672)	--	--	--	--	--	--	--	--	--	--
	6	C	46.439 (500) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,274,000	221,236 (20,548)	--	--	--	--	--	--	--	--	--	--

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
Island Residence	5	C	44.435 (478) 露台 Balcony : 0.000 (0) 工作平台 Utility Platform : 0.000 (0)	10,683,000 10,712,000 11,035,000	240,419 (22,349) 241,071 (22,410) 248,340 (23,086)	--	--	--	4.650 (50)	--	--	--	--	--	--
	27	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,435,000	294,525 (27,335)	--	--	--	--	--	--	--	--	--	--
	26	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,369,000	291,911 (27,092)	--	--	--	--	--	--	--	--	--	--
	21	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,141,000	282,879 (26,254)	--	--	--	--	--	--	--	--	--	--
	20	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,085,000	280,661 (26,048)	--	--	--	--	--	--	--	--	--	--
	17	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,834,000	270,718 (25,125)	--	--	--	--	--	--	--	--	--	--
	16	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,728,000	266,519 (24,735)	--	--	--	--	--	--	--	--	--	--
	15	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,688,000	264,934 (24,588)	--	--	--	--	--	--	--	--	--	--
	8	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,532,000	258,755 (24,015)	--	--	--	--	--	--	--	--	--	--
	7	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,456,000 6,721,000 6,721,000	255,744 (23,735) 266,241 (24,710)	--	--	--	--	--	--	--	--	--	--
	6	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,418,000	254,239 (23,596)	--	--	--	--	--	--	--	--	--	--
	5	D	25.244 (272) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	6,380,000	252,733 (23,456)	--	--	--	--	--	--	--	--	--	--

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
Island Residence	31	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,837,000	284,203 (26,379)	--	--	--	--	--	--	--	--	--	--
	30	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,759,000	281,694 (26,146)	--	--	--	--	--	--	--	--	--	--
	27	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,531,000	274,362 (25,466)	--	--	--	--	--	--	--	--	--	--
	26	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,456,000	271,950 (25,242)	--	--	--	--	--	--	--	--	--	--
	25	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,390,000	269,827 (25,045)	--	--	--	--	--	--	--	--	--	--
	23	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,324,000	267,704 (24,848)	--	--	--	--	--	--	--	--	--	--
	22	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	8,259,000	265,614 (24,654)	--	--	--	--	--	--	--	--	--	--
	12	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,630,000	245,385 (22,776)	--	--	--	--	--	--	--	--	--	--
	11	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,585,000	243,938 (22,642)	--	--	--	--	--	--	--	--	--	--
	10	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,541,000	242,523 (22,510)	--	--	--	--	--	--	--	--	--	--
	9	E	31.094 (335) 露台 Balcony : 2.002 (22) 工作平台 Utility Platform : 0.000 (0)	7,496,000	241,075 (22,376)	--	--	--	--	--	--	--	--	--	--
	26	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,139,000	277,659 (25,799)	--	--	--	--	--	--	--	--	--	--
	25	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	10,049,000	275,194 (25,570)	--	--	--	--	--	--	--	--	--	--
	21	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	9,782,000	267,883 (24,891)	--	--	--	--	--	--	--	--	--	--
	20	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	9,695,000	265,500 (24,669)	--	--	--	--	--	--	--	--	--	--
	16	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	9,144,000	250,411 (23,267)	--	--	--	--	--	--	--	--	--	--

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
Island Residence	15	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	9,072,000	248,439 (23,084)	--	--	--	--	--	--	--	--	--	--
	8	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	8,822,000	241,593 (22,448)	--	--	--	--	--	--	--	--	--	--
	7	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	8,718,000	238,745 (22,183)	--	--	--	--	--	--	--	--	--	--
	6	F	36.516 (393) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 0.000 (0)	8,666,000	237,321 (22,051)	--	--	--	--	--	--	--	--	--	--
	5	F	34.512 (371) 露台 Balcony : 0.000 (0) 工作平台 Utility Platform : 0.000 (0)	9,140,000	264,835 (24,636)	--	--	--	8.554 (92)	--	--	--	--	--	--
	15	G	50.403 (543) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 1.505 (16)	11,559,000	229,332 (21,287)	--	--	--	--	--	--	--	--	--	--
	12	G	50.403 (543) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 1.505 (16)	11,467,000	227,506 (21,118)	--	--	--	--	--	--	--	--	--	--
	11	G	50.403 (543) 露台 Balcony : 2.004 (22) 工作平台 Utility Platform : 1.505 (16)	11,376,000	225,701 (20,950)	--	--	--	--	--	--	--	--	--	--

第三部份：其他資料 Part 3: Other Information

- (1) 準買家應參閱發展項目售樓說明書，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 of the Residential Properties (First-hand Sales) Ordinance.
- (4)(i) 註:在第(4)段中，『售價』指本價單第二部份中所列之住宅物業的售價，而『成交金額』指臨時買賣合約中訂明的住宅物業的價錢。因應不同支付條款及／或折扣按售價計算得出之價目，皆以進位到最接近的千位數作為成交金額。
Note: In paragraph (4), "price" means the price of the residential property set out in Part 2 of this price list, and "transaction price" means the price of the residential property set out in the preliminary agreement for sale and purchase. The amount obtained after applying the relevant terms of payment and/or applicable discounts on the price will be rounded up to the nearest thousand to determine the transaction price.

支付條款 Terms of Payment

(A) 120 天現金優惠付款計劃 120-day Cash Payment Plan (照售價減 5.5%) (5.5% discount from the price)

- (1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於成交金額5%作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。
The Purchaser(s) shall pay the preliminary deposit equivalent to 5% of the transaction price upon signing of the preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale & Purchase ("ASP") shall be signed by the Purchaser(s) within 5 working days after signing of the PASP.
- (2) 成交金額 95%即成交金額之餘款於買方簽署臨時合約後 120 天內或於完成交易時由買方付清，以較早者為準。
95% of the transaction price being balance of the transaction price shall be paid by the Purchaser(s) within 120 days after signing of the PASP or upon completion, whichever is the earlier.

(A1) 120 天備用二按貸款付款計劃 120-day Standby Second Mortgage Loan Payment Plan (照售價減 4.5%) (4.5% discount from the price)

- (1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於成交金額5%作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。
The Purchaser(s) shall pay the preliminary deposit equivalent to 5% of the transaction price upon signing of the preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale & Purchase ("ASP") shall be signed by the Purchaser(s) within 5 working days after signing of the PASP.
- (2) 成交金額 95%即成交金額之餘款於買方簽署臨時合約後 120 天內或於完成交易時由買方付清，以較早者為準。
95% of the transaction price being balance of the transaction price shall be paid by the Purchaser(s) within 120 days after signing of the PASP or upon completion, whichever is the earlier.

(B) (並無此編號之支付條款)
(No Terms of Payment of such numbering)

(C) (並無此編號之支付條款)
(No Terms of Payment of such numbering)

(D) 建築期付款計劃 Stage Payment Plan (照售價加3%) (plus 3% from the Price)

- (1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於成交金額5%作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。
The Purchaser(s) shall pay the preliminary deposit equivalent to 5% of the transaction price upon signing of the preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale & Purchase ("ASP") shall be signed by the Purchaser(s) within 5 working days after signing of the PASP.
- (2) 成交金額 95%即成交金額之餘款於賣方向買方發出書面通知書可將有關物業之業權轉讓予買方的日期起14 天內付清。
95% of the transaction price being balance of the transaction price shall be paid by the Purchaser(s) within 14 days of the date of written notification to the Purchaser(s) that the Vendor is in a position validly to assign the Property to the Purchaser(s).

(D1) 建築期備用二按貸款付款計劃 Stage Standby Second Mortgage Loan Payment Plan (照售價加4%) (plus 4% from the Price)

- (1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於成交金額5%作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。
The Purchaser(s) shall pay the preliminary deposit equivalent to 5% of the transaction price upon signing of the preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale & Purchase ("ASP") shall be signed by the Purchaser(s) within 5 working days after signing of the PASP.
- (2) 成交金額 95%即成交金額之餘款於賣方向買方發出書面通知書可將有關物業之業權轉讓予買方的日期起14 天內付清。
95% of the transaction price being balance of the transaction price shall be paid by the Purchaser(s) within 14 days of the date of written notification to the Purchaser(s) that the Vendor is in a position validly to assign the Property to the Purchaser(s).

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

- (a) 見 4(i)

See 4(i)

- (b) 「Club Wheelock」會員優惠 Privilege for 「Club Wheelock」member

在簽署臨時買賣合約當日，買方如屬「Club Wheelock」會員，可獲2%售價折扣優惠。於簽署臨時買賣合約當日，最少一位個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以公司名義)須為「Club Wheelock」會員，方可享此折扣優惠。

A 2% discount on the price would be offered to the Purchaser who is a Club Wheelock member on the date of signing of the preliminary agreement for sale and purchase. At least one individual Purchaser (if the Purchaser is an individual) or at least one director of the Purchaser (if the Purchaser is a corporation) should be a Club Wheelock member on the date of signing the preliminary agreement for sale and purchase in order to enjoy the discount.

- (c) **印花稅津貼折扣 Stamp Duty Subsidy Discount**

買方購買本價單中所列售價為港幣\$6,000,000或以下之單位可獲6%售價折扣優惠，買方購買本價單中所列售價為港幣\$6,000,001或以上之單位可獲7.5%售價折扣優惠。

6% discount on the price would be offered to the Purchaser of a residential property with a price at or below HK\$6,000,000 as set out in this price list, and 7.5% discount on the price would be offered to the Purchaser of a residential property with a price at or above HK\$6,000,001 as set out in this price list.

(iii) **可就購買該發展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) **傢具禮券優惠 Furniture Coupon benefit**

以下列出之指明住宅物業之一手買方可獲得由 Franc Franc 發出之傢具禮券：

Furniture coupon issued by Franc Franc will be offered to the first hand purchasers of the following specified residential properties:

5-12/F, 15-23/F 及 25-31/F 之 D 單位之一手買方將可獲得價值港幣\$80,000 之傢具禮券。

5-12/F, 15-23/F, 25-28/F 及 30-31/F 之 E 單位之一手買方將可獲得價值港幣\$100,000 之傢具禮券。

A coupon of HK\$80,000 will be provided to first hand purchasers of Units D, 5-12/F, 15-23/F and 25-31/F.

A coupon of HK\$100,000 will be provided to first hand purchasers of Units E, 5-12/F, 15-23/F, 25-28/F and 30-31/F.

詳情以相關交易文件條款為準。

This benefit is subject to the terms and conditions of the relevant transaction documents.

- (b) **備用二按貸款 (只適用於選擇第4(i)段中支付條款 (A1) 及 (D1) 之買家)**

Standby Second Mortgage Loan (Only applicable to the Purchaser who has selected Terms of Payment (A1) and (D1) in paragraph 4(i))

買家可向 Harbour Horizon Limited (「賣方指定的財務機構」)申請備用二按貸款，主要條款如下：

Purchaser can apply for Standby Second Mortgage Loan from Harbour Horizon Limited ("Vendor's designated financing company"), key terms are as follows:

- A) 第二按揭貸款最高金額為成交金額的25%，惟第一按揭貸款及第二按揭貸款總金額不可超過成交金額的85%。

The maximum second mortgage loan amount shall be 25% of the transaction price, but the total amount of first mortgage loan and second mortgage loan together shall not exceed 85% of the transaction price.

- B) 第二按揭貸款首38個月之按揭利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率(P)減2.25% p.a. (P-2.25%)，其後之按揭利率為港元最優惠利率(P)減1% p.a. (P-1%)，利率浮動。最終按揭利率以賣方指定的財務機構最後審批結果為準。

Interest rate of second mortgage loan for the first 38 months shall be Hong Kong Dollar Best Lending Rate (P) quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited minus 2.25% p.a. (P-2.25%), thereafter at Hong Kong Dollar Best Lending Rate (P) minus 1% p.a. (P-1%), subject to fluctuation. The final interest rate will be subject to final approval by the Vendor's designated financing company.

- C) 如買方於提款日起計的38個月內準時並全數清還第二按揭貸款，賣方指定的財務機構將會向買方退還1%之成交金額。

If the Purchaser shall duly and fully repay the second mortgage loan within 38 months from the date of drawdown of the second mortgage loan, 1% of transaction price will be refunded to the Purchaser by the Vendor's designated financing company.

- D) 買方必須於付清成交金額餘額之日起計最少60日前以書面向賣方申請第二按揭貸款。

The Purchaser shall make a written application to the Vendor for a second mortgage loan not less than 60 days before the date of settlement of the balance of the transaction price.

- E) 第二按揭貸款年期最長為20年，或第一按揭貸款之年期相約，以較短者為準。

The maximum tenor of second mortgage loan shall be 20 years or the same tenor of first mortgage loan, whichever is shorter.

- F) 買方須提供足夠文件證明其還款能力，包括但不限於提供足夠文件（如：最近三年之稅單或利得稅繳納通知書及最近六個月有顯示薪金存款或收入之銀行存摺/月結單）證明每月還款（即第一按揭貸款及第二按揭貸款及其他借貸的還款）不超過香港金融管理局不時訂明的「供款與入息比率」上限。

The Purchaser shall provide sufficient documents to prove his/her repayment ability, including but not limited to providing sufficient documents (for example latest 3 years' Tax Assessment and Demand Note or Profits Tax Assessment and Demand Note and latest 6 months' bank book/statements which show salary deposits or income) to prove that the total amount of monthly installment (being the total installment for repayment of first mortgage, second mortgage and any other loan repayment) does not exceed the maximum debt-servicing ratio as stipulated by the Hong Kong Monetary Authority from time to time.

- G) 第一按揭貸款銀行須為賣方所指定及轉介之銀行，買方並須首先得到該銀行同意辦理第二按揭貸款。

First mortgage bank shall be nominated and referred by the Vendor and the Purchaser shall obtain a prior consent from the first mortgagee bank to apply for a second mortgage loan.

H) 第一按揭貸款及第二按揭貸款申請需由有關承按機構獨立審批。
First mortgage loan and second mortgage loan shall be processed by the relevant mortgagees independently.

I) 所有第二按揭貸款之法律文件必須由賣方(或賣方指定的財務機構)指定律師行辦理，買方須支付所有第二按揭貸款相關之律師費及雜費。
All legal documents of the second mortgage shall be handled by the Vendor's (or Vendor's designated financing company) designated solicitors and all legal costs and disbursement relating thereto shall be borne by the Purchaser.

J) 第二按揭貸款批出與否及其條款，受制於賣方的指定財務機構的絕對最終決定權，與賣方無關，且於任何情況下賣方均無需為此負責。不論貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。
The approval or disapproval of the second mortgage loan and terms thereof are subject to the final decision of the Vendor's designated financing company and are not related to the Vendor (which shall under no circumstances be responsible therefor). Irrespective of whether the loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price.

K) 此貸款受其他條款及細則約束。
This loan is subject to other terms and conditions.

L) 買方需就申請第二按揭貸款繳交港幣\$5,000不可退還的申請手續費。
A non-refundable application fee of HK\$5,000 for the second mortgage loan will be payable by the Purchaser.

M) 第二按揭貸款只限個人買方申請。
Only individual Purchaser(s) are eligible to apply for the second mortgage loan.

(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

- (a) 如買方選用賣方代表律師處理買賣合約、按揭及轉讓契，賣方同意支付買賣合約及轉讓契兩項法律文件之律師費用。如買方選擇另聘代表律師處理買賣合約、按揭及轉讓契，買方及賣方須各自負責有關買賣合約及轉讓契兩項法律文件之律師費用。
If the Purchaser(s) appoints the Vendor's solicitors to handle the agreement for sale and purchase, mortgage and assignment, the Vendor agrees to bear the legal cost of the agreement for sale and purchase and the assignment. If the Purchaser(s) chooses to instruct his own solicitors to handle the agreement for sale and purchase, mortgage or assignment, each of the Vendor and Purchaser(s) shall pay his own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.
- (b) 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契的印花稅(包括但不限於任何買方提名書或轉售(如有)的印花稅、額外印花稅、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)。
All stamp duties on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment (including without limitation any stamp duty on, if any, nomination or sub-sale by the Purchaser, any special stamp duty, any buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the Purchaser(s).

(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

有關其他法律文件，如：附加合約、買方提名書之律師費、有關樓宇交易之地契、大廈公契及其他樓契之核證費、查冊費、註冊費、圖則費及其他實際支出等等，均由買方負責，一切有關按揭及其他費用均由買方負責。
All legal costs and charges in relation to other legal documents such as supplemental agreement, nomination, certifying fee for Government Lease, deed of mutual covenant and all other title documents, search fee, registration fee, plan fee and all other disbursements shall be borne by the Purchaser(s). The Purchaser shall also pay and bear the legal costs and disbursements in respect of any mortgage.

- (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:

賣方委任的代理：
Agent appointed by the Vendor :

會德豐地產（香港）有限公司
Wheelock Properties (Hong Kong) Limited

中原地產代理有限公司
Centaline Property Agency Limited
美聯物業代理有限公司
Midland Realty International Limited
利嘉閣地產有限公司
Ricacorp Properties Limited
香港置業(地產代理)有限公司
Hong Kong Property Services (Agency) Limited

世紀21集團有限公司及旗下特許經營商
Century 21 Group Limited and Franchisees
云房網絡(香港)代理有限公司
Qfang Network (Hong Kong) Agency Limited

請注意：任何人可委任任何地產代理在購買該發展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.islandresidence.hk
The address of the website designated by the Vendor for the development is: www.islandresidence.hk