

價單 Price List

第一部份：基本資料

Part 1: Basic Information

發展項目期數名稱	海璇發展項目的第1B期	期數 (如有)	第1B期^
Name of the Phase of the Development	Phase 1B of Victoria Harbour Development	Phase No. (if any)	Phase 1B^
發展項目期數位置	渣華道133號		
Location of the Phase of the Development	133 Java Road		
發展項目(或期數)中的住宅物業的總數	355		
The total number of residential properties in the development (or phase of the development)			

印製日期	價單編號
Date of Printing	Number of Price List
15 July 2018	2

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

修改日期	經修改的價單編號	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
13 August 2018	2A	√
01 September 2018	2B	
03 December 2018	2C	
17 April 2019	2D	√

^ 備註：期數中住宅發展項目的第1、2、3、5及5A及6座(不設第四座)稱為「海璇」。

^ Remarks: Towers 1, 2, 3, 5 and 5A and 6 (with Tower 4 omitted) of the residential development in the Phase are called "Victoria Harbour".

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
5A	21	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	19,247,000 20,210,000	569,303 (52,876) 597,788 (55,522)	-	-	-	-	-	-	-	-	-	-
5A	20	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	19,057,000	563,683 (52,354)	-	-	-	-	-	-	-	-	-	-
5A	19	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,869,000 19,812,000	558,122 (51,838) 586,015 (54,429)	-	-	-	-	-	-	-	-	-	-
5A	18	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,869,000	558,122 (51,838)	-	-	-	-	-	-	-	-	-	-
5A	17	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,498,000 19,423,000	547,149 (50,819) 574,509 (53,360)	-	-	-	-	-	-	-	-	-	-
5A	16	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,370,000	543,363 (50,467)	-	-	-	-	-	-	-	-	-	-
5A	15	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,242,000 19,154,000	539,576 (50,115) 566,552 (52,621)	-	-	-	-	-	-	-	-	-	-

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
5A	12	A	33.808 (364) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	18,115,000	535,820 (49,766)	-	-	-	-	-	-	-	-	-	-
5A	20	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	20,650,000	588,470 (54,630)	-	-	-	-	-	-	-	-	-	-
5A	19	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	20,445,000 21,160,000	582,628 (54,087) 603,004 (55,979)	-	-	-	-	-	-	-	-	-	-
5A	18	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	20,445,000	582,628 (54,087)	-	-	-	-	-	-	-	-	-	-
5A	17	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	20,045,000 20,746,000	571,229 (53,029) 591,206 (54,884)	-	-	-	-	-	-	-	-	-	-
5A	16	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	19,905,000	567,239 (52,659)	-	-	-	-	-	-	-	-	-	-
5A	15	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	19,767,000 20,459,000	563,307 (52,294) 583,027 (54,124)	-	-	-	-	-	-	-	-	-	-

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
5A	12	B	35.091 (378) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	19,630,000	559,403 (51,931)	-	-	-	-	-	-	-	-	-	-
5A	20	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	28,805,000	591,588 (54,971)	-	-	-	-	-	-	-	-	-	-
5A	19	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	28,520,000 29,518,000	585,735 (54,427) 606,231 (56,332)	-	-	-	-	-	-	-	-	-	-
5A	18	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	28,520,000	585,735 (54,427)	-	-	-	-	-	-	-	-	-	-
5A	17	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	27,961,000 28,940,000	574,254 (53,361) 594,360 (55,229)	-	-	-	-	-	-	-	-	-	-
5A	16	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	27,767,000	570,270 (52,990)	-	-	-	-	-	-	-	-	-	-
5A	15	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	27,574,000 28,539,000	566,306 (52,622) 586,125 (54,464)	-	-	-	-	-	-	-	-	-	-

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5A	12	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	27,382,000	562,363 (52,256)	-	-	-	-	-	-	-	-	-	-
5A	11	C	48.691 (524) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	27,191,000	558,440 (51,891)	-	-	-	-	-	-	-	-	-	-
6	7	E	35.389 (381) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:1.500 (16)	16,825,000	475,430 (44,160)	-	-	-	-	-	-	-	-	-	-
6	6	E	35.389 (381) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:1.500 (16)	16,784,000	474,272 (44,052)	-	-	-	-	-	-	-	-	-	-
6	5	E	35.389 (381) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:1.500 (16)	16,742,000	473,085 (43,942)	-	-	-	-	-	-	-	-	-	-
6	3	E	35.389 (381) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:1.500 (16)	16,700,000	471,898 (43,832)	-	-	-	-	-	-	-	-	-	-
6	6	F	33.502 (361) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,221,000	484,180 (44,934)	-	-	-	-	-	-	-	-	-	-
6	5	F	33.502 (361) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,181,000	482,986 (44,823)	-	-	-	-	-	-	-	-	-	-

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6	3	F	33.502 (361) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,140,000	481,762 (44,709)	-	-	-	-	-	-	-	-	-	-
6	6	G	34.024 (366) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,230,000	477,016 (44,344)	-	-	-	-	-	-	-	-	-	-
6	5	G	34.024 (366) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,190,000	475,841 (44,235)	-	-	-	-	-	-	-	-	-	-
6	3	G	34.024 (366) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,149,000	474,636 (44,123)	-	-	-	-	-	-	-	-	-	-
6	6	H	34.587 (372) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,678,000	482,204 (44,833)	-	-	-	-	-	-	-	-	-	-
6	5	H	34.587 (372) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,637,000	481,019 (44,723)	-	-	-	-	-	-	-	-	-	-
6	3	H	34.587 (372) 露台 Balcony:2.000 (22); 工作平台 Utility Platform:0.000 (0)	16,595,000	479,805 (44,610)	-	-	-	-	-	-	-	-	-	-

第三部份:其他資料

Part 3: Other Information

- (1) 準買家應參閱該期數的售樓說明書，以了解該期數的資料。
Prospective purchasers are advised to refer to the sales brochure for the Phase for information on the Phase.

- (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)

如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，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：『售價』指本價單第二部份中所列之住宅物業的售價，而『樓價』指臨時買賣合約(或買賣合約或經修訂的買賣合約)中訂明的住宅物業的實際售價。因應相關折扣 (如有) 按售價計算得出之價目，皆以向下捨入方式換算至百位數作為樓價。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同的付款計劃。

Note: “price” means the price of the residential property set out in Part 2 of this price list, and “purchase price” means the actual price of the residential property set out in the preliminary agreement for sale and purchase (or the agreement for sale and purchase or the amended agreement for sale and purchase). The price obtained after applying the relevant discount(s) (if any) on the price will be rounded down to the nearest hundred to determine the purchase price. The Purchaser must choose the same payment plan for all the residential properties purchased under the same preliminary agreement for sale and purchase.

(4)(C1) 270 日付款計劃
270 Days Payment Plan

(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5%之金額作為臨時訂金，其中港幣\$200,000 作為部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票及/或銀行本票支付，本票及支票抬頭請寫『孖士打律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$200,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s) and/or cashier order(s). The cashier order(s) and cheque(s) should be made payable to “MAYER BROWN”.

1. 臨時訂金即樓價 5% (『臨時訂金』)於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
A preliminary deposit equivalent to 5% of the purchase price (“preliminary deposit”) shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
2. 加付訂金即樓價 5%於簽署臨時買賣合約的日期後 90 日內繳付。
A further deposit equivalent to 5% of the purchase price shall be paid within 90 days after the date of signing of the preliminary agreement for sale and purchase.
3. 樓價 90%(樓價餘額)於簽署臨時買賣合約的日期後 270 日內繳付。
90% of the purchase price (balance of purchase price) shall be paid within 270 days after the date of signing of the preliminary agreement for sale and purchase.

註：成交日不可早於簽署臨時買賣合約的日期後 90 日。

Remark: The date of completion shall not be earlier than 90 days after the date of signing of the preliminary agreement for sale and purchase.

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

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(C1)段所述的付款計劃之買方，可獲 3%售價折扣優惠。

A 3% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(C1).

2. 置業售價折扣

Home Purchase Price Discount

- (a) 如買方於簽署臨時買賣合約時選擇置業售價折扣，買方可獲8.5%售價折扣優惠。

If the Purchaser chooses the Home Purchase Price Discount upon the signing of preliminary agreement for sale and purchase, the Purchaser will be offered 8.5% discount on the price.

- (b) 如買方於簽署臨時買賣合約時不選擇置業售價折扣，則買方可獲賣方提供第(4)(C1)(iii)1段所述之印花稅優惠。為免疑問，就購買每個住宅物業，買方只可享有置業售價折扣或第(4)(C1)(iii)1段所述之印花稅優惠的其中一項。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。

If the Purchaser does not choose the Home Purchase Price Discount upon the signing of preliminary agreement for sale and purchase, the Stamp Duty Offer(s) set out in paragraph (4)(C1)(iii)1 will be offered to the Purchaser. For the avoidance of doubt, for the purchase of each residential property, the Purchaser is only entitled to either the Home Purchase Price Discount or the Stamp Duty Offer(s) as set out in paragraph (4)(C1)(iii)1. The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

3. 特別折扣

Special Discount

- (a) 如買方於簽署臨時買賣合約時選擇特別折扣，買方可獲6.5%售價折扣優惠。

If the Purchaser chooses the Special Discount upon the signing of preliminary agreement for sale and purchase, the Purchaser will be offered 6.5% discount on the price.

- (b) 如買方為個人及於簽署臨時買賣合約時不選擇特別折扣，買方可申請第(4)(C1)(iii)3(d)段所述之3年免息貸款計劃。為免疑問，就購買每個住宅物業，買方只可享有：

If the Purchaser is individual(s) and does not choose the Special Discount upon the signing of preliminary agreement for sale and purchase, the Purchaser may apply for 3 Years Interest-free Loan Plan as set out in paragraph (4)(C1)(iii)3(d). For the avoidance of doubt, for the purchase of each residential property, the Purchaser is only entitled to either:

- 特別折扣；或
the Special Discount; or
- 申請 3 年免息貸款計劃的權利或(如買方沒有使用 3 年免息貸款計劃並符合相關要求)第(4)(C1)(iii)2 段所述之特別現金回贈的其中一項。
the right to apply for 3 Years Interest-free Loan Plan or (if the Purchaser has not utilized 3 Years Interest-free Loan Plan and met the relevant requirements) a Special Cash Rebate as set out in paragraph (4)(C1)(iii)2.

買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。

The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

4. 新地會會員售價折扣優惠

Price Discount Offer for SHKP Club Member

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，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) 須為新地會會員)，買方可獲1%售價折扣優惠。

If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(iii) 可就購買該期數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 Phase

1. 印花稅優惠

Stamp Duty Offer(s)

如買方於簽署臨時買賣合約時不選擇第(4)(C1)(ii)2段所述之置業售價折扣，則買方可獲下述印花稅優惠：

If the Purchaser does not choose the Home Purchase Price Discount as set out in paragraph (4)(C1)(ii)2 upon the signing of preliminary agreement for sale and purchase, the Purchaser will be offered the following Stamp Duty Offer(s):

(a) 印花稅現金回贈

Stamp Duty Cash Rebate

買方在按買賣合約付清樓價餘額的情況下，可獲賣方提供印花稅現金回贈。印花稅現金回贈的金額相等於(視情況而定)：

Subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Stamp Duty Cash Rebate offered by the Vendor which amount shall be equal to (as the case may be):

- (i) (就從價印花稅以劃一15%稅率計算)就買賣合約應付的從價印花稅的70%，上限為樓價的10.5%；或
(if flat rate of 15% of ad valorem stamp duty applies) 70% of the ad valorem stamp duty chargeable on the agreement for sale and purchase, subject to a cap of 10.5% of the purchase price; or
- (ii) (就從價印花稅以較低稅率(第2標準)計算)就買賣合約應付的從價印花稅的100%加上樓價的4.25%，上限為樓價的8.5%。
(if ad valorem stamp duty at lower rates (Scale 2) applies) 100% of the ad valorem stamp duty chargeable on the agreement for sale and purchase plus 4.25% of the purchase price, subject to a cap of 8.5% of the purchase price.

詳情請參閱附錄1(a)。

Please see Annex 1(a) for details.

- (b) 過渡性貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Transitional Loan (only applicable to the Purchaser who is individual or limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

買方可向賣方的指定財務機構申請過渡性貸款或(如買方享有印花稅現金回贈但沒有使用過渡性貸款)可獲港幣\$5,000現金回贈，過渡性貸款的最高金額相等於(視情況而定)：

The Purchaser may apply for a Transitional Loan from the Vendor's designated financing company or (if the Purchaser is entitled to the Stamp Duty Cash Rebate but has not utilized the Transitional Loan) shall be entitled to a HK\$5,000 Cash Rebate. The maximum Transitional Loan amount shall be equal to (as the case may be):

- (i) (就從價印花稅以劃一15%稅率計算)就買賣合約應付的從價印花稅的70%，上限為樓價的10.5%；或
(if flat rate of 15% of ad valorem stamp duty applies) 70% of the ad valorem stamp duty chargeable on the agreement for sale and purchase, subject to a cap of 10.5% of the purchase price; or
- (ii) (就從價印花稅以較低稅率(第2標準)計算)就買賣合約應付的從價印花稅的70%，上限為樓價的2.975%。
(if ad valorem stamp duty at lower rates (Scale 2) applies) 70% of the ad valorem stamp duty chargeable on the agreement for sale and purchase, subject to a cap of 2.975% of the purchase price.

詳情請參閱附錄1(b)。

Please see Annex 1(b) for details.

為免疑問，就購買每個住宅物業，買方只可享有第(4)(C1)(ii)2段所述之置業售價折扣或第(4)(C1)(iii)1段所述之印花稅優惠。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。

For the avoidance of doubt, for the purchase of each residential property, the Purchaser is only entitled to either the Home Purchase Price Discount as set out in paragraph (4)(C1)(ii)2 or the Stamp Duty Offer(s) as set out in paragraph (4)(C1)(iii)1. The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

2. 特別現金回贈 Special Cash Rebate

如買方：

Where the Purchaser:

- 於簽署臨時買賣合約時不選擇第(4)(C1)(ii)3段所述之特別折扣；及
does not choose the Special Discount as set out in paragraph (4)(C1)(ii)3 upon the signing of preliminary agreement for sale and purchase; and

- 沒有使用第(4)(C1)(iii)3(d)段所述的3年免息貸款計劃；及
has not utilized 3 Years Interest-free Loan Plan as set out in paragraph (4)(C1)(iii)3(d); and
- 按買賣合約付清樓價餘額，
settles the balance of the purchase price in accordance with the agreement for sale and purchase,

買方可獲賣方送出特別現金回贈(『特別現金回贈』)。特別現金回贈的金額相等於樓價6.5%。

the Purchaser shall be entitled to a Special Cash Rebate (“Special Cash Rebate”) offered by the Vendor. The amount of the Special Cash Rebate shall be equal to 6.5% of the purchase price.

買方須於完成住宅物業之買賣交易日前最少30日以書面向賣方申請特別現金回贈，賣方會於收到申請並確認有關資料無誤後將特別現金回贈直接用於支付部份樓價餘額。

The Purchaser shall apply to the Vendor in writing for the Special Cash Rebate at least 30 days before the date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Special Cash Rebate for part payment of the balance of the purchase price directly.

3. 貸款優惠

Loan Benefit

買方可向賣方的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Vendor’s designated financing company:

(a) 備用第一按揭貸款
Standby First Mortgage Loan

備用第一按揭貸款的最高金額為淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。詳情請參閱附錄2(a)。

The maximum Standby First Mortgage Loan amount shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. Please see Annex 2(a) for details.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

備用第二按揭貸款的最高金額為淨樓價的30%，惟第一按揭貸款(由第一按揭銀行提供)及備用第二按揭貸款總金額不可超過淨樓價的80%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄2(b)。

The maximum Standby Second Mortgage Loan amount shall be 30% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Standby Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 2(b) for details.

- (c) King's Key 120s (只適用於個人名義買方)
King's Key 120s (applicable only to the Purchaser(s) who is/are individual(s))

King's Key 120s 的最高貸款金額為樓價 120%。詳情請參閱附錄 2(c)。
The maximum loan amount of King's Key 120s shall be 120% of the purchase price. Please see Annex 2(c) for details.

- (d) 3年免息貸款計劃(只適用於個人名義買方)
3 Years Interest-free Loan Plan (applicable only to the Purchaser(s) who is/are individual(s))

如買方於簽署臨時買賣合約時不選擇第(4)(C1)(ii)3段所述之特別折扣，則買方可申請3年免息貸款計劃。3年免息貸款計劃的最高貸款金額為淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。如買方使用3年免息貸款計劃，買方將不會享有第(4)(C1)(iii)2段所述的特別現金回贈。如買方符合相關要求，將獲(i)豁免貸款利息及/或(ii)提前償還現金回贈。相關要求及詳情請參閱附錄2(d)。

If the Purchaser does not choose the Special Discount as set out in paragraph (4)(C1)(ii)3 upon the signing of preliminary agreement for sale and purchase, then the Purchaser may apply for 3 Years Interest-free Loan Plan. The maximum loan amount of 3 Years Interest-free Loan Plan shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. If the Purchaser has utilized the 3 Years Interest-free Loan Plan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(C1)(iii)2. **If the Purchaser complies with the relevant requirements, (i) the interest on loan will be waived and/or (ii) the Purchaser shall be entitled to the Early Repayment Cash Rebate.** Please see Annex 2(d) for the relevant requirements and details.

上文『淨樓價』一詞指扣除第(4)(C1)(iii)1(a)段所述的印花稅現金回贈(如有)、第(4)(C1)(iii)1(b)段所述的港幣\$5,000現金回贈(如有)及第(4)(C1)(iii)2段所述的特別現金回贈(如有)後的住宅物業之樓價。

The term “net purchase price” above means the amount of the purchase price of the residential property after deducting the Stamp Duty Cash Rebate (if any) as set out in paragraph (4)(C1)(iii)1(a), the HK\$5,000 Cash Rebate (if any) as set out in paragraph (4)(C1)(iii)1(b) and the Special Cash Rebate (if any) as set out in paragraph (4)(C1)(iii)2.

4. 首3年保修優惠
First 3 Years Warranty Offer

在不影響買方於買賣合約下之權利的前提下，凡住宅物業(但不包括園景及盆栽(如有)及第(4)(C1)(iii)5段所述的該傢俱)有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於住宅物業的成交日起計3年內向賣方發出書面通知，賣方須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首3年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the residential property rectify any defects (fair wear and tear excepted) to the residential property (excluding the landscape area and potted plants (if any) and the Furniture as set out in paragraph (4)(C1)(iii)5) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

5. 送贈傢俱優惠
Free Furniture Offer

買方可免費獲贈本價單附錄 3 所述之相關住宅物業之裝飾、傢俱和物件(『該傢俱』)。賣方或其代表不會就該傢俱作出任何保證、保養或陳述，更不會就其狀況、狀態、品質及性能，及其是否或會否在可運作狀態作出任何保證、保養或陳述。該傢俱將於住宅物業成交日以成交時之狀況連同住宅物業交予買方。任何情況下，買方不得就該傢俱提出任何異議或質詢。為免疑問，第(4)(C1)(iii)4 段所述的首 3 年保修優惠不適用於該傢俱。本優惠受其他條款及條件約束。

The Purchaser will be provided with the decoration, furniture and chattels of the relevant residential property as set out in Annex 3 hereto (the “Furniture”) free of charge. No warranty, maintenance or representation whatsoever is given by the Vendor or any person on behalf of the Vendor in any respect regarding the Furniture. In particular, no warranty, maintenance or representation whatsoever is given as to the condition, state, quality or fitness of any of the Furniture or as to whether any of the Furniture is or will be in working condition. The Furniture will be delivered to the Purchaser upon completion of the sale and purchase of the residential property in such condition as at completion together with the residential property. In any event, no objection or requisitions whatsoever shall be raised by the Purchaser in respect of the Furniture. For the avoidance of doubt, the First 3 Years Warranty Offer as set out in paragraph (4)(C1)(iii)4 does not apply to the Furniture. This offer is subject to other terms and conditions.

(4)(iv) 誰人負責支付買賣該期數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 Phase

1. 如買方選用賣方指定之代表律師作為買方之代表律師處理其買賣合約及轉讓契，買方原須支付買賣合約及轉讓契兩項法律文件之律師費用(不包括代墊付費用，代墊付費用須由買方支付)將獲豁免。

If the Purchaser appoints the Vendor's solicitors to act on his/her/its behalf in the agreement for sale and purchase and the assignment in relation to the purchase, the legal cost (excluding disbursements, which shall be paid by the Purchaser) of the agreement for sale and purchase and the assignment to be borne by the Purchaser shall be waived.

2. 如買方選擇另聘代表律師為買方之代表律師處理其買賣合約及轉讓契，買賣雙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 chooses to instruct his/her/its own solicitors to act for him/her/it in relation to the agreement for sale and purchase and the assignment, each of the Vendor and the Purchaser shall pay his/her/its own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

3. 買方須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、任何從價印花稅、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、利息及附加費用)。

All stamp duty on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment (including without limitation any stamp duty on any nomination or sub-sale, any ad valorem stamp duty, special stamp duty, buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) shall be borne by the Purchaser.

(4)(v) 買方須為就買賣該期數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 Phase.

擬備、登記及完成公契及管理協議、副公契及管理協議(如有)及分副公契(如有)(統稱『公契』)之費用及附於公契之圖則費用的適當分攤、所購物業的業權契據及文件核證副本之費用、所購物業的買賣合約及轉讓契之圖則費、為申請豁免買家印花稅及/或從價印花稅劃一 15%稅率而須作出的任何法定聲明的費用、所購物業的按揭(如有)之法律及其他費用及代墊付費用及其他有關所購物業的買賣的文件的所有法律及其他實際支出，均由買方負責。

The Purchaser shall bear and pay a due proportion of the costs for the preparation, registration and completion of the Deed of Mutual Covenant and Management Agreement, the Sub-Deed of Mutual Covenant and Management Agreement (if any) and the Sub-Sub-Deed of Mutual Covenant (if any) (collectively the "DMC") and the plans attached to the DMC, all costs for preparing certified copies of title deeds and documents of the property purchased, all plan fees for plans to be annexed to the agreement for sale and purchase and the assignment of the property purchased, the costs of any statutory declaration required for application for exemption of buyer's stamp duty and/or flat rate of 15% of ad valorem stamp duty, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the property purchased and all legal costs and charges of any other documents relating to the sale and purchase of the property purchased.

備註：

Notes:

1. 根據香港金融管理局指引，銀行於計算按揭貸款成數時，必須先從樓價中扣除所有提供予買方就購買住宅物業而連帶獲得的全部現金回贈或其他形式的金錢獎賞或優惠(如有)；而有關還款能力之要求(包括但不限於供款與入息比率之上限)將按個別銀行及香港金融管理局不時公佈之指引而變更。詳情請向有關銀行查詢。
According to Hong Kong Monetary Authority guidelines, the value of all cash rebates or other forms of monetary incentives or benefits (if any) made to the Purchaser in connection with the purchase of a residential property will be deducted from the purchase price when calculating the loan-to-value ratio by the bank; and the relevant repayment ability requirement (including but not limited to the cap of debt servicing ratio) may vary according to the banks themselves and the guidelines announced from time to time by Hong Kong Monetary Authority. For details, please enquire with the banks.
2. 所有就購買該期數中的指明住宅物業而連帶獲得的任何折扣、贈品、財務優惠或利益均只提供予臨時買賣合約中訂明的一手買方及不可轉讓。賣方有絕對酌情權決定買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。賣方亦保留解釋該等折扣、贈品、財務優惠或利益的相關條款的權利。如有任何爭議，賣方之決定為最終並對買方有約束力。
All of the discount, gift, financial advantage or benefit to be made available in connection with the purchase of a specified residential property in the Phase are offered to first-hand Purchaser as specified in the preliminary agreement for sale and purchase only and shall not be transferable. The Vendor has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Vendor also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.
3. 如買方希望更改付款計劃或更改任何已選擇之折扣、贈品、財務優惠或利益而須更新成交記錄冊內的記錄，可於不早於簽署臨時買賣合約後30日但不遲於完成住宅物業之買賣交易日前30日向賣方提出申請，並須向賣方繳付手續費\$10,000及承擔有關律師費用及代墊付費用(如有)。對前述更改之申請及申請條件的批准與否，視乎有關付款計劃、折扣、贈品、財務優惠或利益的有效性和賣方的最終決定。
If the Purchaser wishes to change the payment plan or change any of the selected discount(s), gift(s), financial advantage(s) or benefit(s) which requires update to the entry(ies) in the Register of Transactions, the Purchaser can apply to the Vendor for such change not earlier than 30 days after the date of signing of the preliminary agreement for sale and purchase but not later than 30 days before the date of completion of the sale and purchase of the residential property, and pay a handling fee of \$10,000 to the Vendor and bear all related solicitor's costs and disbursements (if any). The approval or disapproval of the aforesaid application for change and the application conditions are subject to the availability of the relevant payment plan(s), discount(s), gift(s), financial advantage(s) or benefit(s) and the final decision of the Vendor.
4. 所有由賣方將提供用以支付樓價餘額部份的現金回贈(以向上捨入方式換算至整數)，在符合提供現金回贈的相關先決條件的情況下，賣方保留權利以其他方法及形式將現金回贈支付予買方。
For all cash rebate(s) (rounded up to the nearest integer) that will be offered by the Vendor for part payment of the balance of purchase price, subject to the relevant prerequisite for provision of the cash rebate(s) being satisfied, the Vendor reserves the right to pay the cash rebate(s) to the Purchaser by other method(s) and in other manner.
5. 賣方的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借款人或任何指明類別的擬借款人批出貸款，無論是促使、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。
The Vendor's designated financing company has not and will not appoint any person (third party) for or in relation to granting a loan to any intending borrower or any specified class of intending borrower, whether as to the procuring, negotiation, obtaining, application, guaranteeing or securing the repayment of such a loan.

6. 由賣方之指定財務機構提供的任何貸款，其最高貸款金額、息率及條款僅供參考，買方實際可獲得的貸款金額、息率及條款須視乎指定財務機構的獨立批核結果而定，而且可能受法例及政府、香港金融管理局、銀行及相關監管機構不時發出之指引、公布、備忘等(不論是否對指定財務機構有約束力)影響。
- The maximum loan amount, interest rate and terms of any loan to be offered by the Vendor's designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time.

附錄 1(a) 印花稅現金回贈
Annex 1(a) Stamp Duty Cash Rebate

- (I) 買方須於完成住宅物業之買賣交易日前最少30日以書面(連同就買賣合約應付的所有印花稅的正式繳付收據及(如賣方要求)賣方代表律師樓的相關收據)向賣方申請印花稅現金回贈，賣方會於收到申請並確認有關資料無誤後將印花稅現金回贈直接用於支付部份樓價餘額。
The Purchaser shall apply to the Vendor in writing (accompanied with the official receipt(s) for payment of all stamp duty payable on the agreement for sale and purchase and (if the Vendor requests) the relevant receipt(s) of the Vendor's solicitors) for the Stamp Duty Cash Rebate at least 30 days before the date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Stamp Duty Cash Rebate for part payment of the balance of the purchase price directly.
- (II) 如買方已從賣方的指定財務機構(『指定財務機構』)獲得過渡性貸款(詳情請參閱附錄1(b))，則印花稅現金回贈會首先支付予指定財務機構用作償還過渡性貸款的未償還欠款，餘款(如有)才會用於支付部份樓價餘額。
If the Purchaser has obtained the Transitional Loan from the Vendor's designated financing company ("designated financing company") (please see Annex 1(b) for details), then the Stamp Duty Cash Rebate will first be paid to the designated financing company for repayment of any amount outstanding under the Transitional Loan and the balance (if any) will be applied for part payment of the balance of the purchase price.
- (III) 在賣方支付印花稅現金回贈金額後，(如適用)即使實際就買賣合約應繳付的相關印花稅金額大於計算印花稅現金回贈所依據的金額，賣方亦無須再向買方支付任何其他或額外印花稅現金回贈。若有爭議，賣方有權決定印花稅現金回贈的金額，有關決定為最終決定並對買方具有約束力。
After the Vendor has paid the amount of the Stamp Duty Cash Rebate, (if applicable) if the amount of the relevant stamp duty actually payable on the agreement for sale and purchase exceeds the amount based on which the Stamp Duty Cash Rebate is calculated, the Vendor is not required to pay any other or additional Stamp Duty Cash Rebate to the Purchaser. In case of dispute, the Vendor has the right to determine the amount of the Stamp Duty Cash Rebate, and such determination shall be final and binding on the Purchaser.
- (IV) 印花稅現金回贈受其他條款及細則約束。
The Stamp Duty Cash Rebate is subject to other terms and conditions.

附錄 1(b) 過渡性貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Annex 1(b) Transitional Loan (only applicable to the Purchaser who is individual or limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

買方可向賣方的指定財務機構(『指定財務機構』)申請過渡性貸款(『過渡性貸款』)，主要條款如下：

The Purchaser can apply to the Vendor's designated financing company ("designated financing company") for a Transitional Loan ("Transitional Loan"). Key terms are as follows:

(I) 買方須於簽署臨時買賣合約時同時申請過渡性貸款。

The Purchaser shall make the application for the Transitional Loan at the same time as the signing of the preliminary agreement for sale and purchase.

(II) 過渡性貸款的到期日為按買賣合約完成住宅物業之買賣交易的日期。

The maturity date of the Transitional Loan is the date of completion of the sale and purchase of the residential property in accordance with the agreement for sale and purchase.

(III) 利率為5%p.a.。如買方在到期日或之前準時還清過渡性貸款，將獲豁免貸款利息。

Interest rate shall be 5%p.a.. **If the Purchaser shall duly repay the Transitional Loan on or before the maturity date, interest on the Transitional Loan will be waived.**

(IV) 所有過渡性貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用。如買方就過渡性貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及代墊付費用。

All legal documents of the Transitional Loan shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application. If the Purchaser shall instruct his/her/its own solicitors to act for him/her/it for the Transitional Loan, the Purchaser shall bear his/her/its own solicitors' relevant costs and disbursements.

(V) 在簽署買賣合約之時，買方須向賣方代表律師存放一筆款項，以使賣方代表律師安排在印花稅條例訂明的時限內讓印花稅署署長為買賣合約及(如印花稅條例要求)臨時買賣合約加蓋印花。該筆款項金額相等於買賣合約(包括加蓋買賣合約副本的定額費用)及(如印花稅條例要求)臨時買賣合約的從價印花稅及(如適用)買家印花稅的總額，減過渡性貸款的金額。

Upon signing of the agreement for sale and purchase, the Purchaser shall deposit with the Vendor's solicitors a fund for the Vendor's solicitors to arrange for the agreement for sale and purchase and (where required by the Stamp Duty Ordinance) the preliminary agreement for sale and purchase to be stamped by the Collector of Stamp Revenue within the time limit prescribed by the Stamp Duty Ordinance. The amount of the fund is equal to the total amount of ad valorem stamp duty on the agreement for sale and purchase (including the fixed fee for stamping a counterpart of the agreement for sale and purchase) and (where required by the Stamp Duty Ordinance) the preliminary agreement for sale and purchase and (if applicable) the amount of buyer's stamp duty, less the Transitional Loan amount.

(VI) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is approved or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

(VII) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

(VIII) 賣方無給予或視之為已給予任何就過渡性貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Transitional Loan.

1. 如買方享有印花稅現金回贈但沒有使用過渡性貸款，在買方按買賣合約付清樓價餘額的情況下，可就每個住宅物業獲港幣\$5,000現金回贈(『港幣\$5,000現金回贈』)。
If the Purchaser is entitled to the Stamp Duty Cash Rebate but has not utilized the Transitional Loan, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, a cash rebate of HK\$5,000 for each residential property (“HK\$5,000 Cash Rebate”) would be offered to the Purchaser.
2. 買方須於完成住宅物業之買賣交易日前最少30日，以書面向賣方申請港幣\$5,000現金回贈，賣方會於收到申請並確認有關資料無誤後將港幣\$5,000現金回贈直接用於支付部份樓價餘額。
The Purchaser shall apply to the Vendor in writing for the HK\$5,000 Cash Rebate at least 30 days before the date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the HK\$5,000 Cash Rebate for part payment of the balance of the purchase price directly.
3. 為免疑問，就購買每個住宅物業，買方只可選擇使用過渡性貸款或獲得港幣\$5,000現金回贈的其中一項。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。
For the avoidance of doubt, for the purchase of each residential property, the Purchaser can only choose either to utilize the Transitional Loan or to obtain the HK\$5,000 Cash Rebate. The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

附錄 2(a) 備用第一按揭貸款
Annex 2(a) Standby First Mortgage Loan

賣方的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下:

The key terms of a Standby First Mortgage Loan (“First Mortgage Loan”) offered by the Vendor’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅物業之買賣交易日前最少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 not less than 60 days before the date of completion of the sale and purchase of the residential property.
- (II) 第一按揭貸款的最高金額為有關付款計劃所述之淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。因應不同付款計劃的支付條款，如買方意欲申請最高貸款金額，可能須提前支付樓價餘額。
The maximum First Mortgage Loan amount shall be 80% of the net purchase price as mentioned in the relevant payment plan, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any). Depending on the different terms of payment of the payment plans, the Purchaser intending to apply for the maximum loan amount may have to early settle the balance of purchase price.
- (III) 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.
- (IV) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (V) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.
- (VI) 首24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(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 買方須以按月分期償還第一按揭貸款。
The Purchaser shall repay the First Mortgage Loan by monthly instalments.
- (VIII) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。

The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Tax Demand Note of latest 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor (if any).

- (IX) 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.

- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。

The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.

- (XI) 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代墊付費用。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代墊付費用。

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.

- (XII) 買方敬請向指定財務機構查詢有關第一按揭貸款用途及詳情。第一按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the First Mortgage Loan. The approval, disapproval or the approved loan amount of the First Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XIII) 第一按揭貸款受其他條款及細則約束。

The First Mortgage Loan is subject to other terms and conditions.

- (XIV) 賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the First Mortgage Loan.

附錄 2(b) 備用第二按揭貸款
Annex 2(b) Standby Second Mortgage Loan

賣方的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Vendor’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。
The Purchaser shall make a written application to the designated financing company for a Second Mortgage Loan not less than 60 days before the date of completion of the sale and purchase of the residential property.
- (II) 第二按揭貸款的最高金額為有關付款計劃所述之淨樓價的30%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過淨樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 30% of the net purchase price as mentioned in the relevant payment plan, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第二按揭貸款以該住宅物業之法定按揭作抵押。
The Second Mortgage Loan shall be secured by a legal mortgage over the residential property.
- (IV) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VI) 首24個月之按揭利率為：
Interest rate for the first 24 months shall be:
- (如第二按揭貸款的金額不超過淨樓價的25%)香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.；或
(If the amount of the Second Mortgage Loan does not exceed 25% of the net purchase price) Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a.; or
 - (如第二按揭貸款的金額超過淨樓價的25%，但不超過淨樓價的30%)港元最優惠利率減2.35% p.a.，
(If the amount of the Second Mortgage Loan exceeds 25% of the net purchase price, but does not exceed 30% of the net purchase price) Hong Kong Dollar Best Lending Rate minus 2.35% p.a.,

其後之按揭利率為港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構審批結果而定。

thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VII) 買方須以按月分期償還第二按揭貸款。

The Purchaser shall repay the Second Mortgage Loan by monthly instalments.

- (VIII) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。

The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Tax Demand Note of latest 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor (if any).

- (IX) 第一按揭銀行須為指定財務機構所指定及轉介之銀行，買方並且須首先得到該銀行同意辦理第二按揭貸款。

The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.

- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。

The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.

- (XI) 所有第二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代墊付費用。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二按揭貸款的律師費用及代墊付費用。

All legal documents of the Second 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 Second Mortgage Loan.

- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。

The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.

- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval, disapproval or the approved loan amount of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XIV) 第二按揭貸款受其他條款及細則約束。

The Second Mortgage Loan is subject to other terms and conditions.

(XV) 賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

附錄 2(c) King's Key 120s (只適用於個人名義買方)

Annex 2(c) King's Key 120s (applicable only to the Purchaser(s) who is/are individual(s))

買方可向賣方的指定財務機構(『指定財務機構』)申請King's Key 120s (『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Vendor's designated financing company ("designated financing company") for the King's Key 120s ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成住宅物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of the sale and purchase of the residential property.

(II) 樓價貸款必須以該住宅物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the residential property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的近親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的近親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a close relative (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a close relative of any one of the Purchasers; and

- 現有物業的業權良好；及

The title to the Existing Property is good; and

- 現有物業沒有出租；及

The Existing Property is not leased out; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及

The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及

The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions or non-estate-type property situated on the outlying islands, etc.; and

- 現有物業的價值必須符合以下要求：

The value of the Existing Property must satisfy the following requirement:

於申請樓價貸款時，現有物業的按揭情況： The mortgage status of the Existing Property at the time of application for the Payment Financing:	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於住宅物業之樓價的40%(或總樓價的40%，如購買兩個或以上住宅物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above residential properties are purchased) of the residential property.
有銀行按揭 mortgaged to a bank	不低於住宅物業之樓價的60% (或總樓價的60%，如購買兩個或以上住宅物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above residential properties are purchased) of the residential property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：

The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	<ul style="list-style-type: none"> 樓價的80%及扣除所有賣方將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價40%或以上，但少於樓價50%)；或 80% of the purchase price less all cash rebate(s) (if any) that will be offered by the Vendor for part payment of the balance of purchase price (if the valuation of the Existing Property is 40% of the purchase price or above, but less than 50% of the purchase price); or 樓價的90%及扣除所有賣方將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價50%或以上)， 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Vendor for part payment of the balance of purchase price (if the valuation of the Existing Property is 50% of the purchase price or above), <p>惟貸款金額不可超過應繳付之樓價餘額。 provided that the loan amount shall not exceed the balance of purchase price payable.</p>

<p>B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property</p>	<ul style="list-style-type: none"> 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)；或 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price) ; or 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或 20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price) ; or 樓價的30%(如現有物業的估算價值為樓價80%或以上), 30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
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因應不同付款計劃的支付條款，如買方意欲申請最高貸款金額，可能須提前支付樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

Depending on the different terms of payment of the payment plans, the Purchaser intending to apply for the maximum loan amount may have to early settle the balance of purchase price. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

(IV) 該住宅物業只可供買方自住。

The residential property shall only be self-occupied by the Purchaser.

(V) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查。

The Purchaser is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

(VI) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

(VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

(VIII) 樓價貸款必須一次過全部提取，並只可首先用於繳付樓價餘額(『貸款A部份』)及(如適用)然後用於償還現有物業的按揭貸款(『貸款B部份』)。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for firstly payment of the balance of purchase price (“Tranche A”) and (if applicable) secondly repayment of the mortgage loan of the Existing Property (“Tranche B”). If the mortgage loan of the Existing Property cannot fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to be fully repay the mortgage loan of the Existing Property.

(IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

(X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。

Interest rate shall be 2.18%p.a.. The final interest rate will be subject to approval by the designated financing company.

(XI) 買方須以以下方式償還樓價貸款：

The Purchaser shall repay the Payment Financing in the following manner:

(i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and

(ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.

(XII) 買方可向指定財務機構申請附錄2(e)所述的延續貸款（『延續貸款』），於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：

The Purchaser may apply to the designated financing company for the Extended Loan (“Extended Loan”) as set out in Annex 2(e) for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

於申請樓價貸款時，現有物業的按揭情況： The mortgage status of the Existing Property at the time of application for the Payment Financing:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。詳情請參閱附錄 2(e)。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any). Please see Annex 2(e) for details.

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及代墊付費用。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及代墊付費用。

All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application (except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.

- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval, disapproval or the approved loan amount of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XV) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVI) 賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Payment Financing.

附錄 2(d) 3 年免息貸款計劃 (只適用於個人名義買方)

Annex 2(d) 3 Years Interest-free Loan Plan (applicable only to the Purchaser(s) who is/are individual(s))

買方可向賣方的指定財務機構(『指定財務機構』)申請3年免息貸款計劃(『特別貸款』)，主要條款如下：

The Purchaser can apply to the Vendor's designated financing company ("designated financing company") for 3 Years Interest-free Loan Plan ("Special Loan"). Key terms are as follows:

- (I) 買方必須於完成住宅物業之買賣交易日前最少60日以書面向指定財務機構申請特別貸款。
The Purchaser shall make a written application to the designated financing company for the Special Loan not less than 60 days before the date of completion of the sale and purchase of the residential property.
- (II) 特別貸款必須以該住宅物業之第一法定按揭作為抵押。
The Special Loan shall be secured by a first legal mortgage over the residential property.
- (III) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) 擔保人(如有)必須為買方(或買方其中一位)或買方的指定親屬(即配偶、父母、子女、兄弟或姊妹)或買方其中一位的指定親屬或指定財務機構所接受的其他人士。
The guarantor (if any) must be the Purchaser (or any one of the Purchasers) or a designated relative (i.e. spouse, parents, children, brothers or sisters) of the Purchaser or a designated relative of any one of the Purchasers, or other person accepted by the designated financing company.
- (V) 特別貸款的最高金額為有關付款計劃所述之最高金額。如特別貸款金額為以下列表指明的金額，買方可根據以下列表獲賣方送出特別貸款現金回贈(『特別貸款現金回贈』)。
The maximum amount of Special Loan shall be the maximum amount as mentioned in the relevant payment plan. If the amount of the Special Loan is equal to the amount specified in the table below, the Purchaser shall be entitled to a Special Loan Cash Rebate ("Special Loan Cash Rebate") offered by the Vendor according to the table below.

特別貸款金額 The Amount of Special Loan	特別貸款現金回贈金額 Special Loan Cash Rebate amount
高於淨樓價的70%但不高於淨樓價的75% Higher than 70% of the net purchase price but not higher than 75% of the net purchase price	樓價0.5% 0.5% of the purchase price
不高於淨樓價的70% Not higher than 70% of the net purchase price	樓價1% 1% of the purchase price

賣方會於提取特別貸款日後120日內，將特別貸款現金回贈直接存入償還特別貸款的自動轉帳戶口。

The Vendor will directly deposit the Special Loan Cash Rebate to the autopay account of repayment for the Special Loan within 120 days from the drawdown date of the Special Loan.

- (VI) 買方及其擔保人(如有)須提供足夠文件(包括但不限於工作證明、金融資產證明及資金來源證明)證明買方及(如有)其擔保人的金融資產價值(見以下備註)不少於樓價的30%，及其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估，及會因應買方及其擔保人(如有)的信貸審查及評估結果，對貸款金額作出調整。

The Purchaser and his/her guarantor (if any) shall provide sufficient documents (including without limitation, proof of employment, proof of financial assets and proof of source of funds) to prove that the financial assets value (see note below) of the Purchaser and (if any) his/her guarantor(s) shall be at least 30% of the purchase price, and other necessary documents upon request from the designated financing company, including without limitation, credit report and/or banking record. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor (if any), and adjust the loan amount in accordance with the result of credit check and assessment of the Purchaser and his/her guarantor (if any).

備註：『金融資產價值』指在申請特別貸款前 2 個月及簽署臨時買賣合約日前 2 個月的平均金融資產價值，及只計算以下類別金融資產(按個別金融資產情況，指定財務機構可能會調整其計算價值)，不包括已抵押或用作支持任何信貸安排的金融資產：

Note: “The financial assets value” refers to the average financial assets value of the previous 2 months before the application of the Special Loan and the previous 2 months before the date of signing of the preliminary agreement for sale and purchase, and only counts in the following types of financial assets (subject to the status of each financial assets, the designated financing company may adjust the calculated value), excluding the financial assets which have been pledged or applied to support any credit facility:

- 存放於香港持牌銀行的港幣及外幣存款、債券及單位信託基金；及
Hong Kong dollar and foreign currency deposit, bond and unit trust placed in Hong Kong licensed banks; and
- 於香港交易所買賣之證券。
Securities which are traded on Hong Kong Exchange.

儘管符合上述要求，指定財務機構保留權利(i)不接受全部或部份有關金融資產；及(ii)要求買方及(如有)其擔保人提供更多的金融資產證明及資金來源證明。

Notwithstanding satisfaction of the above requirements, the designated financing company reserves the right (i) not to accept all or a part of the relevant financial assets; and (ii) request the Purchaser and (if any) his/her guarantor(s) to provide more proof of financial assets and proof of source of funds.

- (VII) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VIII) 特別貸款申請須由指定財務機構獨立審批。

The Special Loan shall be approved by the designated financing company independently.

- (IX) 特別貸款必須一次過全部提取，並只可用於繳付樓價餘額。

The Special Loan shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price.

- (X) 特別貸款的年期最長為3年。

The maximum tenor of the Special Loan shall be 3 years.

- (XI) 利率以香港上海匯豐銀行有限公司不時報價之港元最優惠利率計算加1% p.a.，利率浮動，最終利率以指定財務機構審批結果而定。在買方遵守第(III)段所述的要求的前提下，如買方按第(XII)段所述的方式準時償還特別貸款或提前全數償還特別貸款餘款而且已準時償還之前的每期供款，將獲豁免貸款利息。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company. **Subject to the Purchaser complying with the requirement as mentioned in paragraph (III), if the Purchaser duly repays the Special Loan according to the manner as mentioned in paragraph (XII) or early fully repays the balance of the Special Loan and having paid each prior instalment on time, then interest on the Special Loan will be waived.**
- (XII) 買方須以以下方式償還特別貸款：
The Purchaser shall repay the Special Loan in the following manner:
- (i) 每月償還相當於樓價0.5%的本金金額；及
monthly repay the principal of an amount equivalent to 0.5% of the purchase price; and
 - (ii) 於到期日，全數償還特別貸款餘款及(如有)利息。
fully repay the balance of the Special Loan and (if any) interest on the maturity date.
- (XIII) 買方可向指定財務機構申請附錄 2(e)所述的延續貸款，於特別貸款到期日用以償還特別貸款。延續貸款的最高金額為特別貸款的到期日須償還的餘款減去樓價的10%。指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。詳情請參閱附錄 2(e)。
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Annex 2(e) for repayment of the Special Loan upon the maturity date of the Special Loan. The maximum amount of the Extended Loan shall be the balance of the Special Loan repayable on the maturity date of the Special Loan less 10% of the purchase price. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any). Please see Annex 2(e) for details.
- (XIV) 如買方提前全數償還特別貸款餘款，而且準時償還每期供款，買方可獲賣方送出以下列表指明的提前償還現金回贈(『提前償還現金回贈』)。
If the Purchaser early and fully repays the balance of the Special Loan and repays each instalment on time, the Purchaser shall be entitled to the Early Repayment Cash Rebate (“Early Repayment Cash Rebate”) offered by the Vendor according to the table below.

全數償還特別貸款餘款日期 Date of Full Repayment of the Special Loan	提前償還現金回贈金額 Early Repayment Cash Rebate amount
首 6 個月內 Within the first 6 months	樓價 4.5% 4.5% of the purchase price
第 7 至 12 個月內 Within the 7th to 12th month	樓價 4% 4% of the purchase price
第 13 至 18 個月內 Within the 13th to 18th month	樓價 3.5% 3.5% of the purchase price

第 19 至 24 個月內 Within the 19th to 24th month	樓價 3% 3% of the purchase price
第 25 至 30 個月內 Within the 25th to 30th month	樓價 2.5% 2.5% of the purchase price

賣方會將提前償還現金回贈直接用於償還特別貸款餘款。

The Early Repayment Cash Rebate will be applied by the Vendor for settlement of the balance of the Special Loan directly.

- (XV) 所有特別貸款的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代墊付費用。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特別貸款的律師費用及代墊付費用。

All legal documents of the Special 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 own solicitors to act for him/her, and in such event, the Purchaser shall also bear his/her own solicitors' costs and disbursements relating to the Special Loan.

- (XVI) 買方須就申請特別貸款支付港幣\$10,000不可退還的申請手續費。

The Purchaser shall pay HK\$10,000 being the non-refundable application fee for the Special Loan.

- (XVII) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval, disapproval or the approved loan amount of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XVIII) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XIX) 賣方無給予或視之為已給予任何就特別貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Special Loan.

附錄 2(e) 延續貸款 (只適用於個人名義買方)

Annex 2(e) Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (I) 買方必須於有關貸款(指附錄 2(c)所述之 King's Key 120s 或附錄 2(d)所述之 3 年免息貸款計劃)的到期日前最少 60 日以書面方式向指定財務機構申請延續貸款 (『延續貸款』)。
- The Purchaser shall make a written application to the designated financing company for the Extended Loan (“Extended Loan”) not less than 60 days before the maturity date of the relevant loan (refer to King's Key 120s as set out in Annex 2(c) or the 3 Years Interest-free Loan Plan as set out in Annex 2(d)).
- (II) 延續貸款的最高金額請參閱有關貸款的附錄。
- The maximum amount of the Extended Loan shall be as mentioned in the Annex of the relevant loan.
- (III) 延續貸款必須以有關貸款申請時所要求的第一法定按揭作為抵押。
- The Extended Loan shall be secured by the first legal mortgage(s) as per the requirement at the time of application for the relevant loan.
- (IV) 該住宅物業只可供買方自住。
- The residential property shall only be self-occupied by the Purchaser.
- (V) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近 2 年的稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。
- The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, Tax Demand Note of latest 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor (if any).
- (VI) 延續貸款申請須由指定財務機構獨立審批。
- The Extended Loan shall be approved by the designated financing company independently.
- (VII) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
- The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (VIII) 延續貸款年期最長為 20 年。
- The maximum tenor of the Extended Loan shall be 20 years.
- (IX) 利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構審批結果而定。
- Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (X) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (XI) 所有延續貸款的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代墊付費用。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延續貸款的律師費用及代墊付費用。
All legal documents of the Extended 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 own solicitors to act for him/her, and in such event, the Purchaser shall also bear his/her own solicitors' costs and disbursements relating to the Extended Loan.
- (XII) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (XIII) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval, disapproval or the approved loan amount of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company.
- (XIV) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (XV) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

附錄 3 送贈傢俱優惠
Annex 3 Free Furniture Offer

第 5A 座 Tower 5A

傢俱 Furniture	3 樓 3/F						5樓至12樓 、15樓至20樓 5/F-12/F, 15/F-20/F						21樓 21/F					22樓 22/F			
	A	B	C	D	E	F	A	B	C	D	E	F	A	B	D	E	F	A	D	E	F
組合櫃 Cabinet	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
窗簾 Curtain	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

有關傢俱的設計、顏色、物料及數量，請向賣方查詢。本送贈傢俱優惠受其他條款及條件約束。如有爭議，賣方有絕對酌情權作出決定。

For details of the design, colour, materials and quantity of the Furniture, please enquire with the Vendor. The Free Furniture Offer is subject to other terms and conditions. The Vendor shall have the absolute discretion in case of dispute.

第 6 座 Tower 6

傢俱 Furniture	3 樓 3/F								5樓至12樓 、15樓至21樓 5/F-12/F, 15/F-21/F								22樓 22/F						23樓 23/F					
	A	B	C	D	E	F	G	H	A	B	C	D	E	F	G	H	A	B	E	F	G	H	A	B	E	F	G	H
組合櫃 Cabinet	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓
窗簾 Curtain	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

有關傢俱的設計、顏色、物料及數量，請向賣方查詢。本送贈傢俱優惠受其他條款及條件約束。如有爭議，賣方有絕對酌情權作出決定。

For details of the design, colour, materials and quantity of the Furniture, please enquire with the Vendor. The Free Furniture Offer is subject to other terms and conditions. The Vendor shall have the absolute discretion in case of dispute.

- (5) 賣方已委任地產代理在該期數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 Phase:

中原地產代理有限公司 CENTALINE PROPERTY AGENCY LIMITED

世紀 21 集團有限公司 CENTURY 21 GROUP LIMITED

迎富地產代理有限公司 EASYWIN PROPERTY AGENCY LIMITED

香港置業(地產代理)有限公司 HONG KONG PROPERTY SERVICES (AGENCY) LIMITED

香港地產代理商總會有限公司及其特許會員 HONG KONG REAL ESTATE AGENCIES GENERAL ASSOCIATION LIMITED AND CHARTERED MEMBERS

康業物業代理有限公司 HONG YIP PROPERTIES AGENCY LIMITED

康業服務有限公司 HONG YIP SERVICE CO LTD

仲量聯行有限公司 JONES LANG LASALLE LIMITED

啟勝地產代理有限公司 KAI SHING (REA) LIMITED

領高地產代理有限公司 LEADING PROPERTIES AGENCY LIMITED

美聯物業代理有限公司 MIDLAND REALTY INTERNATIONAL LIMITED

云房網絡(香港)代理有限公司 QFANG NETWORK (HONGKONG) AGENCY LIMITED

利嘉閣地產有限公司 RICACORP PROPERTIES LIMITED

第一太平戴維斯住宅代理有限公司 SAVILLS REALTY LIMITED

請注意: 任何人可委任任何地產代理在購買該期數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 Phase. Also, that person does not necessarily have to appoint any estate agent.

- (6) 賣方就該期數指定的互聯網網站的網址為: **<http://www.victoriaharbour.com.hk>**

The address of the website designated by the Vendor for the Phase is: **<http://www.victoriaharbour.com.hk>**