

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	君譽峰 Novum Point	期數(如有) Phase No.(if any)	--
發展項目位置 Location of Development	馬寶道3號 No.3 Marble Road		
發展項目(或期數)中的住宅物業的總數 The total number of residential properties in the development (or phase of the development)		281	

印製日期 Date of Printing	價單編號 Number of Price List
25 April 2019	3

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
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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 Cock- loft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stair- hood	前庭 Terrace	庭院 Yard
君譽峰 Novum Point	15	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,776,000	288,293 (26,784)	-	-	-	-	-	-	-	-	-	-
	12	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,707,000	286,258 (26,595)	-	-	-	-	-	-	-	-	-	-
	11	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,638,000	284,223 (26,405)	-	-	-	-	-	-	-	-	-	-
	10	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,570,000	282,218 (26,219)	-	-	-	-	-	-	-	-	-	-
	9	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,501,000	280,183 (26,030)	-	-	-	-	-	-	-	-	-	-
	8	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,467,000	279,180 (25,937)	-	-	-	-	-	-	-	-	-	-
	7	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,398,000	277,145 (25,748)	-	-	-	-	-	-	-	-	-	-
	6	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,329,000	275,111 (25,559)	-	-	-	-	-	-	-	-	-	-
	5	H	33.910 (365) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: 1.5(16)	9,260,000	273,076 (25,370)	-	-	-	-	-	-	-	-	-	-
	26	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,783,000	326,277 (30,284)	-	-	-	-	-	-	-	-	-	-
	25	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,707,000	323,090 (29,988)	-	-	-	-	-	-	-	-	-	-
	23	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,632,000	319,946 (29,696)	-	-	-	-	-	-	-	-	-	-
	22	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,581,000	317,808 (29,498)	-	-	-	-	-	-	-	-	-	-
	21	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,531,000	315,712 (29,304)	-	-	-	-	-	-	-	-	-	-
	20	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,480,000	313,574 (29,105)	-	-	-	-	-	-	-	-	-	-

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 Cock- loft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stair- hood	前庭 Terrace	庭院 Yard
君譽峰 Novum Point	19	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,430,000	311,478 (28,911)	-	-	-	-	-	-	-	-	-	-
	18	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,379,000	309,340 (28,712)	-	-	-	-	-	-	-	-	-	-
	17	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,303,000	306,154 (28,416)	-	-	-	-	-	-	-	-	-	-
	16	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,253,000	304,058 (28,222)	-	-	-	-	-	-	-	-	-	-
	15	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,202,000	301,920 (28,023)	-	-	-	-	-	-	-	-	-	-
	12	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,152,000	299,824 (27,829)	-	-	-	-	-	-	-	-	-	-
	11	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,101,000	297,686 (27,630)	-	-	-	-	-	-	-	-	-	-
	10	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,051,000	295,590 (27,436)	-	-	-	-	-	-	-	-	-	-
	9	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	7,000,000	293,452 (27,237)	-	-	-	-	-	-	-	-	-	-
	8	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	6,975,000	292,404 (27,140)	-	-	-	-	-	-	-	-	-	-
	7	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	6,924,000	290,266 (26,942)	-	-	-	-	-	-	-	-	-	-
	6	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	6,874,000	288,170 (26,747)	-	-	-	-	-	-	-	-	-	-
	5	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	6,823,000	286,032 (26,549)	-	-	-	-	-	-	-	-	-	-
	3	K	23.854 (257) 露台 Balcony: 2.0(22); 工作平台 Utility Platform: -	6,748,000	282,888 (26,257)	-	-	-	-	-	-	-	-	-	-

第三部份：其他資料 Part 3 : Other Information

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

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

第52(1)條/Section 52(1)

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

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

第53(2)條/Section 53(2)

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

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

第53(3)條/Section 53(3)

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

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

(3) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第8條及附表二第2部的計算得出的。
The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.

(4) **付款辦法 - 歡迎選擇 Payment Methods - Please Choose**
於認購單位時先提供港幣\$100,000，並在簽署臨時買賣合約時補足樓價之5%作為臨時訂金。請備銀行本票抬頭：“中倫律師事務所”。

A sum of HK\$100,000 is to be tendered on registering the purchase of a unit, and on signing of the Preliminary Agreement a further payment is to be made to bring the total preliminary deposit up to 5% of the purchase price. Please prepare a banker's cashier order in favour of “Zhong Lun Law Firm” .

(A) **現金或即時按揭付款計劃 - 120天成交：依照售價減4%(96%)**

Cash or Immediate Mortgage Payment Method - 120 days Completion : 4% discount from the price (96%)

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 90%：於買方簽署臨時買賣合約後120天內支付。
90% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase.

(B) **優惠按揭計劃 - 120天成交：依照售價減3%(97%)**

***** 只提供予第一手買家*****

Privilege Mortgage Payment Method - 120 days Completion : 3% discount from the price (97%)

*****This method is only available to the first hand purchasers*****

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價90%：於買方簽署臨時買賣合約後120天內支付；
(i) 「特約銀行」提供即供首按；並由賣方安排財務公司提供第二按揭(第二按揭金額最高為樓價四成，首按加二按合共提供不超過樓價九成按揭)，買方於簽署臨時買賣合約後120天內於提款日起息供分期，第二按揭首三十六個月之利率按香港上海匯豐銀行之港元最優惠利率(後稱“優惠利率”)減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動，必須於買方獲「特約銀行」同意承做第一按揭後方成立；或
(ii) 買方可向由賣方安排的財務公司申請按揭貸款，貸款額不超過樓價八成半，買方於簽署臨時買賣合約後120天內於提款日起息供分期，首三十六個月之利率按優惠利率減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動。

買方及其擔保人(如有的話)須按賣方安排的財務公司的要求提供足夠文件以證明其還款能力，包括但不限於買方及其擔保人的收入證明及/或銀行紀錄。按揭貸款申請須由安排的財務公司獨立審批。安排的財務公司保留最終批核按揭貸款的決定權。

90% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase;

(i) “designated bank” offer first mortgage loan, second mortgage loan will be offered by finance company arranged by the Vendor (the maximum amount of second mortgage offered shall not exceed 40% of the purchase price, and the total amount of first mortgage and second mortgage offered shall not exceed 90% of the purchase price). Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 120 days from signing of the Preliminary Agreement for Sale and Purchase and interest on second mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) as quoted by Hong Kong and Shanghai Banking Corporation Limited (“the Best Lending Rate”) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation. The second mortgage is subject to the “designated bank” offering the first mortgage loan mentioned above; or

(ii) the purchaser can apply to finance company arranged by the Vendor for mortgage loan, the loan amount shall not exceed 85% of the purchase price. Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 120 days from signing of the Preliminary Agreement for Sale and Purchase and interest on mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation.

The purchaser and his/her/its guarantor(s) (if any) shall upon request from the finance company(ies) as arranged by the Vendor provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of income proof and/or banking record of the purchaser and his/her/its guarantor(s). The mortgage loan(s) shall be approved by the arranged finance company(ies) independently. The arranged finance company(ies) reserve(s) the final decision of the approval of mortgage loan(s).

(C) **現金或即時按揭付款計劃 - 210天成交：依照售價減3%(97%)**

Cash or Immediate Mortgage Payment Method - 210 days Completion : 3% discount from the price (97%)

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後120天內支付。
5% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 85%：於買方簽署臨時買賣合約後210天內支付。
85% of purchase price : shall be paid by the Purchaser within 210 days after signing of the Preliminary Agreement for Sale and Purchase.

(D) **優惠按揭計劃 - 210天成交：依照售價減2%(98%)**

*****只提供予第一手買家*****

Privilege Mortgage Payment Method - 210 days Completion : 2% discount from the price (98%)

*****This method is only available to the first hand purchasers*****

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後120天內支付。
5% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價85%：於買方簽署臨時買賣合約後210天內支付；
(i) 「特約銀行」提供即供首按；並由賣方安排財務公司提供第二按揭(第二按揭金額最高為樓價四成，首按加二按合共提供不超過樓價八成半按揭)，買方於簽署臨時買賣合約後210天內於提款日起息供分期，第二按揭首三十六個月之利率按香港上海匯豐銀行之港元最優惠利率(後稱“優惠利率”)減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動，必須於買方獲「特約銀行」同意承做第一按揭後方成立；或
(ii) 買方可向由賣方安排的財務公司申請按揭貸款，貸款額不超過樓價八成半，買方於簽署臨時買賣合約後210天內於提款日起息供分期，首三十六個月之利率按優惠利率減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動。

買方及其擔保人(如有的話)須按賣方安排的財務公司的要求提供足夠文件以證明其還款能力，包括但不限於買方及其擔保人的收入證明及/或銀行紀錄。按揭貸款申請須由安排的財務公司獨立審批。安排的財務公司保留最終批核按揭貸款的決定權。

85% of purchase price : shall be paid by the Purchaser within 210 days after signing of the Preliminary Agreement for Sale and Purchase;

(i) “designated bank” offer first mortgage loan, second mortgage loan will be offered by finance company arranged by the Vendor (the maximum amount of second mortgage offered shall not exceed 40% of the purchase price, and the total amount of first mortgage and second mortgage offered shall not exceed 85% of the purchase price). Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 210 days from signing of the Preliminary Agreement for Sale and Purchase and interest on second mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) as quoted by Hong Kong and Shanghai Banking Corporation Limited (“the Best Lending Rate”) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation. The second mortgage is subject to the “designated bank” offering the first mortgage loan mentioned above; or

(ii) the purchaser can apply to finance company arranged by the Vendor for mortgage loan, the loan amount shall not exceed 85% of the purchase price. Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 210 days from signing of the Preliminary Agreement for Sale and Purchase and interest on mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation.

The purchaser and his/her/its guarantor(s) (if any) shall upon request from the finance company(ies) as arranged by the Vendor provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of income proof and/or banking record of the purchaser and his/her/its guarantor(s). The mortgage loan(s) shall be approved by the arranged finance company(ies) independently. The arranged finance company(ies) reserve(s) the final decision of the approval of mortgage loan(s).

(E) **現金或即時按揭付款計劃 - 300天成交：依照售價減2%(98%)**

Cash or Immediate Mortgage Payment Method - 300 days Completion : 2% discount from the price (98%)

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後120天內支付。
5% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 85%：於買方簽署臨時買賣合約後300天內支付。
85% of purchase price : shall be paid by the Purchaser within 300 days after signing of the Preliminary Agreement for Sale and Purchase.

(F) **優惠按揭計劃 - 300天成交：依照售價減1%(99%)**

*****只提供予第一手買家*****

Privilege Mortgage Payment Method - 300 days Completion : 1% discount from the price (99%)

*****This method is only available to the first hand purchasers*****

- 樓價 5%：於買方簽署臨時買賣合約時支付，並於5個工作日內到指定律師樓簽署正式買賣合約。
5% of purchase price : shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase. The Formal Agreement for Sale and Purchase shall be signed at the designated solicitors' office within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後30天內支付。
5% of purchase price : shall be paid by the Purchaser within 30 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價 5%：於買方簽署臨時買賣合約後120天內支付。
5% of purchase price : shall be paid by the Purchaser within 120 days after signing of the Preliminary Agreement for Sale and Purchase.
- 樓價85%：於買方簽署臨時買賣合約後300天內支付；
(i) 「特約銀行」提供即供首按；並由賣方安排財務公司提供第二按揭(第二按揭金額最高為樓價四成，首按加二按合共提供不超過樓價八成半按揭)，買方於簽署臨時買賣合約後300天內於提款日起息供分期，第二按揭首三十六個月之利率按香港上海匯豐銀行之港元最優惠利率(後稱“優惠利率”)減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動，必須於買方獲「特約銀行」同意承做第一按揭後方成立；或
(ii) 買方可向由賣方安排的財務公司申請按揭貸款，貸款額不超過樓價八成半，買方於簽署臨時買賣合約後300天內於提款日起息供分期，首三十六個月之利率按優惠利率減2%(P-2%p.a.)計算，第三十七個月至第六十個月之利率按優惠利率減1%(P-1%p.a.)計算；其後全期按優惠利率加1%(P+1%p.a.)計算，利率浮動。

買方及其擔保人(如有的話)須按賣方安排的財務公司的要求提供足夠文件以證明其還款能力，包括但不限於買方及其擔保人的收入證明及/或銀行紀錄。按揭貸款申請須由安排的財務公司獨立審批。安排的財務公司保留最終批核按揭貸款的決定權。

85% of purchase price : shall be paid by the Purchaser within 300 days after signing of the Preliminary Agreement for Sale and Purchase;

(i) “designated bank” offer first mortgage loan, second mortgage loan will be offered by finance company arranged by the Vendor (the maximum amount of second mortgage offered shall not exceed 40% of the purchase price, and the total amount of first mortgage and second mortgage offered shall not exceed 85% of the purchase price). Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 300 days from signing of the Preliminary Agreement for Sale and Purchase and interest on second mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) as quoted by Hong Kong and Shanghai Banking Corporation Limited (“the Best Lending Rate”) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation. The second mortgage is subject to the “designated bank” offering the first mortgage loan mentioned above; or

(ii) the purchaser can apply to finance company arranged by the Vendor for mortgage loan, the loan amount shall not exceed 85% of the purchase price. Purchasers will have to pay monthly instalments and interest will be accrued starting from the day of drawdown within 300 days from signing of the Preliminary Agreement for Sale and Purchase and interest on mortgage loan will be calculated at 2% below the Best Lending Rate (P-2%p.a.) from time to time for the first 36 months and at 1% below the Best Lending Rate (P-1%p.a.) within the period from the 37th month to the 60th month; and thereafter will be calculated at 1% above the Best Lending Rate (P+1%p.a.), subject to fluctuation.

The purchaser and his/her/its guarantor(s) (if any) shall upon request from the finance company(ies) as arranged by the Vendor provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of income proof and/or banking record of the purchaser and his/her/its guarantor(s). The mortgage loan(s) shall be approved by the arranged finance company(ies) independently. The arranged finance company(ies) reserve(s) the final decision of the approval of mortgage loan(s).

「恒地會」會員如直接經由「恒基物業代理有限公司」購入價單內住宅物業（並非經由其他地產代理公司中介成交）可獲賣方送贈：

- (i) 相等於正式買賣合約訂定住宅物業成交價的1%固定金額作為回贈優惠(此優惠於買方付清樓款後14天內由賣方支付)；及
- (ii) 36個月管理費(於簽契入伙後起計算)。(如買方為有限公司名義，其中一位董事必須為「恒地會」會員才可獲得上述優惠。)

Any "Henderson Club" member who purchases any specified residential property in the price list of the development directly through Henderson Property Agency Limited (but not through the other estate agents) will be given:

- (i) a fixed sum equivalent to 1% of the purchase price as stated in Formal Agreement for Sale and Purchase as a benefit for the reimbursement (Such benefit will be given within 14 days after full payment of purchase price of the residential property by the purchaser); and
- (ii) management fees for the period of 36 months after the execution of the assignment of the residential property by the purchaser. (If a purchase is made in the name of a limited company, at least one of its directors must be a "Henderson Club" member in order to get the above benefits.)

備註：Note：

- a. 買方於簽署正式買賣合約前，如需更改付款辦法，必須得賣方事先同意，並須在要求下繳付手續費\$7,500及自付有關額外費用。
If a Purchaser wishes to change the payment terms before signing of the Formal Agreement for Sale and Purchase for whatever reasons, he must obtain the prior consent of the Vendor and pay an administrative fee of \$7,500 upon demand and all related extra expenses.
 - b. 買方到自行聘用之律師行辦理購買物業手續所需之法律費用，歸由買方負責繳交。
The Purchaser shall be responsible to pay the legal charges of his own appointed solicitors in respect of the formalities for purchasing the property.
 - c. 有關該物業買賣之印花稅，概由買方支付。
All stamp duty chargeable in relation to the purchase of the Property shall be paid by the Purchaser(s) absolutely.
 - d. 若買方選用賣方所推薦之律師行為買方之代表律師直至交易完成，所有有關買賣合約及樓契之律師費用(除地契/公契印證費、註冊費、圖則費及其他實際支出款項由買方負責支付外)，均由賣方代買方支付。一切有關按揭及其他之費用，均由買方負責。除上述情況外，各方需自行負責己方的律師費用及支出。
If the Purchaser appoints the solicitors firm recommended by the Vendor to represent the Purchaser until completion, the legal costs for the relevant Agreement for Sale and Purchase as well as the subsequent assignment (excluding costs of certified copies of title deeds, the deed of mutual covenant, registration fees, plan fees and other disbursements, which shall be borne by the Purchaser) will be borne by the Vendor. All expenses in relation to the mortgage or other matters will be borne by the Purchaser. Subject to the above, each party shall bear its own solicitors' fees and disbursements.
- (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：恒基物業代理有限公司 / 中原地產代理有限公司 / 美聯物業代理有限公司 / 利嘉閣地產有限公司 / 香港置業(地產代理)有限公司 / 世紀21集團有限公司及旗下特許經銷商 / 云房網絡(香港)代理有限公司。請注意：任何人可委任任何地產代理在購買該項目中的指明住宅物業的過程中行事，但亦可以不委任任何地產代理。
The vendor has appointed estate agents to act in the sale of any specified residential property in the development: Henderson Property Agency Limited / Centaline Property Agency Limited / Midland Realty (International) Limited / Ricacorp Properties Limited / Hong Kong Property Services (Agency) Limited / Century 21 Group Limited and Franchisees / Qfang Network (Hongkong) Agency Limited. 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.novumpoint.com.hk。
The address of the website designated by the vendor for the development is: www.novumpoint.com.hk.