

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	明德山 KING'S HILL	期數 (如有) Phase No. (if any)	--
發展項目位置 Location of Development	西邊街38號 38 Western Street		
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)		166	

印製日期 Date of Printing	價單編號 Number of Price List
07 December 2015	4

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
28 December 2015	4A	
08 March 2016	4B	
04 May 2016	4C	
17 June 2016	4D	
19 July 2016	4E	
13 December 2016	4F	
13 June 2019	4G	√

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
King's Hill	22	A	34.083 (367) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.502 (16)	9,372,000	274,976 (25,537)	-	-	-	-	-	-	-	-	-	-
King's Hill	20	A	34.083 (367) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.502 (16)	9,177,000	269,254 (25,005)	-	-	-	-	-	-	-	-	-	-
King's Hill	18	A	34.083 (367) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.502 (16)	9,096,000	266,878 (24,785)	-	-	-	-	-	-	-	-	-	-
King's Hill	32	B	56.363 (607) 露台 Balcony:1.989 (21); 工作平台 Utility Platform:0.000 (0)	22,728,000 25,322,000	403,243 (37,443) 449,266 (41,717)	-	-	-	-	-	-	-	-	-	-
King's Hill	7	B	29.196 (314) 露台 Balcony:2.007 (22); 工作平台 Utility Platform:0.000 (0)	8,128,000	278,394 (25,885)	-	-	-	-	-	-	-	-	-	-
King's Hill	6	B	29.196 (314) 露台 Balcony:2.007 (22); 工作平台 Utility Platform:0.000 (0)	8,014,000	274,490 (25,522)	-	-	-	-	-	-	-	-	-	-
King's Hill	5	B	29.196 (314) 露台 Balcony:2.007 (22); 工作平台 Utility Platform:0.000 (0)	7,878,000	269,831 (25,089)	-	-	-	-	-	-	-	-	-	-
King's Hill	19	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,505,000	283,969 (26,403)	-	-	-	-	-	-	-	-	-	-

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
King's Hill	18	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,505,000	283,969 (26,403)	-	-	-	-	-	-	-	-	-	-
King's Hill	17	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,355,000	279,487 (25,986)	-	-	-	-	-	-	-	-	-	-
King's Hill	16	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,298,000	277,784 (25,828)	-	-	-	-	-	-	-	-	-	-
King's Hill	15	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,243,000	276,141 (25,675)	-	-	-	-	-	-	-	-	-	-
King's Hill	12	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,179,000	274,229 (25,497)	-	-	-	-	-	-	-	-	-	-
King's Hill	11	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,114,000	272,287 (25,317)	-	-	-	-	-	-	-	-	-	-
King's Hill	10	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	9,050,000	270,375 (25,139)	-	-	-	-	-	-	-	-	-	-
King's Hill	9	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,986,000	268,463 (24,961)	-	-	-	-	-	-	-	-	-	-

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.)									
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King's Hill	8	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,986,000	268,463 (24,961)	-	-	-	-	-	-	-	-	-	-
King's Hill	7	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,861,000	264,729 (24,614)	-	-	-	-	-	-	-	-	-	-
King's Hill	6	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,737,000	261,024 (24,269)	-	-	-	-	-	-	-	-	-	-
King's Hill	5	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,589,000	256,603 (23,858)	-	-	-	-	-	-	-	-	-	-
King's Hill	3	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,382,000	250,418 (23,283)	-	-	-	-	-	-	-	-	-	-
King's Hill	2	C	33.472 (360) 露台 Balcony:2.137 (23); 工作平台 Utility Platform:1.500 (16)	8,948,000	267,328 (24,856)	-	-	-	6.489 (70)	-	-	-	-	-	-
King's Hill	31	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	14,224,000	301,560 (28,000)	-	-	-	-	-	-	-	-	-	-
King's Hill	30	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	14,126,000	299,483 (27,807)	-	-	-	-	-	-	-	-	-	-

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.)									
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King's Hill	29	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	14,027,000	297,384 (27,612)	-	-	-	-	-	-	-	-	-	-
King's Hill	28	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	14,027,000	297,384 (27,612)	-	-	-	-	-	-	-	-	-	-
King's Hill	27	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	13,834,000	293,292 (27,232)	-	-	-	-	-	-	-	-	-	-
King's Hill	26	E	47.168 (508) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.474 (16)	13,738,000	291,257 (27,043)	-	-	-	-	-	-	-	-	-	-
King's Hill	2	F	31.288 (337) 露台 Balcony:1.999 (22); 工作平台 Utility Platform:0.000 (0)	9,907,000	316,639 (29,398)	-	-	-	34.608 (373)	-	-	-	-	-	-
King's Hill	2	G	36.153 (389) 露台 Balcony:2.055 (22); 工作平台 Utility Platform:1.500 (16)	10,372,000	286,892 (26,663)	-	-	-	30.509 (328)	-	-	-	-	-	-

第三部份:其他資料

Part 3:Other Information

- (1) 準買家應參閱該發展項目的售樓說明書，以了解該發展項目的資料。
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，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)(E1) 180 日付款計劃
180 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\$150,000 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\$150,000 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). 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 180 日內繳付。

90% of the purchase price (balance of purchase price) shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.

如買方希望早於簽署臨時買賣合約的日期後 180 日前完成住宅物業的買賣的交易，買方須於實際完成住宅物業的買賣交易日前最少 60 日以書面向賣方提出申請。有關批准申請與否，視乎賣方的最終決定。

If the Purchaser wishes to complete the sale and purchase of the residential property before 180 days after the date of signing of the preliminary agreement for sale and purchase, the Purchaser shall make a written application to the Vendor not less than 60 days before the actual date of completion of sale and purchase of the residential property. The approval or disapproval of the aforesaid application is subject to the final decision of the Vendor.

(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)(E1)段所述的付款計劃之買方，可獲 2% 售價折扣優惠。

A 2% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(E1).

2. 70% AVD 售價折扣
70% AVD Price Discount

買方可獲10.5%售價折扣作為70% AVD 售價折扣。

The Purchaser will be offered 10.5% discount on the price as the 70% AVD Price Discount.

(iii) 可就購買該發展項目中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益

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

1. 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（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）

Standby First Mortgage 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))

備用第一按揭貸款的最高金額為樓價的70%，惟貸款金額不可超過應繳付之樓價餘額。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。詳情請參閱附錄1(a)。

The maximum amount of the Standby First Mortgage Loan shall be 70% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. 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. Please see Annex 1(a) for details.

(b) 備用第二按揭貸款（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）

Standby Second Mortgage 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))

備用第二按揭貸款的最高金額為樓價的25%，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樓價的70%，或應繳付之樓價餘額，以較低者為準。首24個月之按揭利率為：

The maximum amount of the Standby Second Mortgage Loan shall be 25% of the 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 70% of the purchase price, or the balance of purchase price payable, whichever is lower. Interest rate for the first 24 months shall be:

- （如備用第二按揭貸款的金額不超過樓價的20%）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.；
或
(If the amount of the Standby Second Mortgage Loan does not exceed 20% of the 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

- (如備用第二按揭貸款的金額超過樓價的20%，但不超過樓價的25%) 港元最優惠利率減2.35% p.a.，
(If the amount of the Standby Second Mortgage Loan exceeds 20% of the purchase price, but does not exceed 25% of the 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。詳情請參閱附錄1(b)。
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. Please see Annex 1(b) for details.

2. 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））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)) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

(4)(F1) 360 日付款計劃
360 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\$150,000 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\$150,000 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). 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 5% 於簽署臨時買賣合約的日期後 180 日內繳付。

5% of the purchase price shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.

4. 樓價 85% (樓價餘額) 於簽署臨時買賣合約的日期後 360 日內繳付。

85% of the purchase price (balance of purchase price) shall be paid within 360 days after the date of signing of the preliminary agreement for sale and purchase.

如買方希望早於簽署臨時買賣合約的日期後 360 日前完成住宅物業的買賣的交易，買方須於實際完成住宅物業的買賣交易日前最少 60 日以書面向賣方提出申請。有關批准申請與否，視乎賣方的最終決定。

If the Purchaser wishes to complete the sale and purchase of the residential property before 360 days after the date of signing of the preliminary agreement for sale and purchase, the Purchaser shall make a written application to the Vendor not less than 60 days before the actual date of completion of sale and purchase of the residential property. The approval or disapproval of the aforesaid application is subject to the final decision of the Vendor.

(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)(F1)段所述的付款計劃之買方，可獲 1% 售價折扣優惠。

A 1% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(F1).

2. 70% AVD 售價折扣
70% AVD Price Discount

買方可獲10.5%售價折扣作為70% AVD 售價折扣。

The Purchaser will be offered 10.5% discount on the price as the 70% AVD Price Discount.

(iii) 可就購買該發展項目中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益

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

1. 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（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）

Standby First Mortgage 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))

備用第一按揭貸款的最高金額為樓價的70%，惟貸款金額不可超過應繳付之樓價餘額。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。詳情請參閱附錄1(a)。

The maximum amount of the Standby First Mortgage Loan shall be 70% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. 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. Please see Annex 1(a) for details.

(b) 備用第二按揭貸款（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）

Standby Second Mortgage 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))

備用第二按揭貸款的最高金額為樓價的25%，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樓價的70%，或應繳付之樓價餘額，以較低者為準。首24個月之按揭利率為：

The maximum amount of the Standby Second Mortgage Loan shall be 25% of the 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 70% of the purchase price, or the balance of purchase price payable, whichever is lower. Interest rate for the first 24 months shall be:

- （如備用第二按揭貸款的金額不超過樓價的20%）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.；
或
(If the amount of the Standby Second Mortgage Loan does not exceed 20% of the 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

- (如備用第二按揭貸款的金額超過樓價的20%，但不超過樓價的25%) 港元最優惠利率減2.35% p.a.，
(If the amount of the Standby Second Mortgage Loan exceeds 20% of the purchase price, but does not exceed 25% of the 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。詳情請參閱附錄1(b)。
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. Please see Annex 1(b) for details.

2. 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））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)) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

(4)(G1) 540 日付款計劃
540 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\$150,000 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\$150,000 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). 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 5% 於簽署臨時買賣合約的日期後 180 日內繳付。

5% of the purchase price shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.

4. 樓價 5% 於簽署臨時買賣合約的日期後 360 日內繳付。

5% of the purchase price shall be paid within 360 days after the date of signing of the preliminary agreement for sale and purchase.

5. 樓價 80%（樓價餘額）於簽署臨時買賣合約的日期後 540 日內繳付。

80% of the purchase price (balance of purchase price) shall be paid within 540 days after the date of signing of the preliminary agreement for sale and purchase.

如買方希望早於簽署臨時買賣合約的日期後 540 日前完成住宅物業的買賣的交易，買方須於實際完成住宅物業的買賣交易日前最少 60 日以書面向賣方提出申請。有關批准申請與否，視乎賣方的最終決定。

If the Purchaser wishes to complete the sale and purchase of the residential property before 540 days after the date of signing of the preliminary agreement for sale and purchase, the Purchaser shall make a written application to the Vendor not less than 60 days before the actual date of completion of sale and purchase of the residential property. The approval or disapproval of the aforesaid application is subject to the final decision of the Vendor.

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

1. 70% AVD 售價折扣
70% AVD Price Discount

買方可獲 10.5% 售價折扣作為 70% AVD 售價折扣。

The Purchaser will be offered 10.5% discount on the price as the 70% AVD Price Discount.

(iii) 可就購買該發展項目中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益

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

1. 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（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）

Standby First Mortgage 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))

備用第一按揭貸款的最高金額為樓價的70%，惟貸款金額不可超過應繳付之樓價餘額。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。詳情請參閱附錄1(a)。

The maximum amount of the Standby First Mortgage Loan shall be 70% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. 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. Please see Annex 1(a) for details.

(b) 備用第二按揭貸款（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）

Standby Second Mortgage 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))

備用第二按揭貸款的最高金額為樓價的25%，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樓價的70%，或應繳付之樓價餘額，以較低者為準。首24個月之按揭利率為：

The maximum amount of the Standby Second Mortgage Loan shall be 25% of the 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 70% of the purchase price, or the balance of purchase price payable, whichever is lower. Interest rate for the first 24 months shall be:

- （如備用第二按揭貸款的金額不超過樓價的20%）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.；
或
(If the amount of the Standby Second Mortgage Loan does not exceed 20% of the 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

- (如備用第二按揭貸款的金額超過樓價的20%，但不超過樓價的25%) 港元最優惠利率減2.35% p.a.，
(If the amount of the Standby Second Mortgage Loan exceeds 20% of the purchase price, but does not exceed 25% of the 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。詳情請參閱附錄1(b)。
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. Please see Annex 1(b) for details.

2. 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））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)) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

- (4) (iv) 誰人負責支付買賣該發展項目中的指明住宅物業的有關律師費及印花稅

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

1. 如買方選用賣方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 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）及登記費用。
All stamp duty (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) and registration fees on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment shall be borne by the Purchaser.

- (4) (v) 買方須為就買賣該發展項目中的指明住宅物業簽立任何文件而支付的費用

Any charges that are payable by a Purchaser for execution of any document in relation to the sale and purchase of a specified residential property in the Development.

製作、登記及完成主公契及管理協議、副公契（如有）及管理協議及分副公契（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認證副本之費用、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/或從價印花稅以劃一 15%新稅率計算而須作出的任何法定聲明的費用、所購住宅的按揭（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 Principal Deed of Mutual Covenant and Management Agreement and 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 ad valorem stamp duty calculated at the new flat rate of 15%, 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. 所有就購買該發展項目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 Development 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日但不遲於付清樓價餘額之日前30日向賣方提出申請，並須向賣方繳付手續費\$10,000及承擔所有有關律師費用及代墊付費用（如有）。對前述更改之申請的批准與否及申請條件，視乎有關付款計劃、折扣、贈品、財務優惠或利益的可獲得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 settlement of the balance of the purchase price, 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. 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.
5. 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。買方必須提供指定財務機構所要求的資料及文件，否則貸款將不會獲批核。
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. The Purchaser shall provide information and documents requested from the designated financing company, otherwise, the loan shall not be approved.

附錄 1(a) 備用第一按揭貸款（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(a) Standby First Mortgage 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))

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) 買方必須於付清樓價餘額之日前最少60日以書面向指定財務機構申請第一按揭貸款。
The Purchaser shall make a written application to the designated financing company for a First Mortgage Loan not less than 60 days before date of settlement of the balance of purchase price.
- (II) 第一按揭貸款的最高金額為樓價的70%，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）的信貸審查及評估結果，對貸款金額作出調整。
The maximum First Mortgage Loan amount shall be 70% of the purchase price, 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 result of credit check and assessment of the Purchaser and his/her/its guarantor (if any).
- (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.，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，並由買方承擔所有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，買方亦須承擔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) 指定財務機構會因應買方及其擔保人（如有）的信貸審查及評估結果，對有關付款計劃所述的貸款條款（包括但不限於貸款金額、利率、年期及/或其他條件）作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.
- (XIII) 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。不論信貸審查及評估結果如何，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 or disapproval and 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 result of credit check and assessment, 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.
- (XV) 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 1(b) 備用第二按揭貸款（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) Standby Second Mortgage 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))

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) 買方必須於付清樓價餘額之日前最少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 settlement of the balance of purchase price.
- (II) 第二按揭貸款的最高金額為樓價的25%，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樓價的70%，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）的信貸審查及評估結果，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 25% of the purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 70% of the 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 result of credit check and 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樓價的20%）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.；或
(If the amount of the Second Mortgage Loan does not exceed 20% of the 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樓價的20%，但不超過樓價的25%）港元最優惠利率減2.35% p.a.，
(If the amount of the Second Mortgage Loan exceeds 20% of the purchase price, but does not exceed 25% of the 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，並由買方承擔所有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，買方亦須承擔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) 指定財務機構會因應買方及其擔保人（如有）的信貸審查及評估結果，對有關付款計劃所述的貸款條款（包括但不限於貸款金額、利率、年期及/或其他條件）作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.
- (XIV) 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。不論信貸審查及評估結果如何，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 or disapproval and 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 result of credit check and assessment, 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) 此第二按揭貸款受其他條款及細則約束。
This Second Mortgage Loan is subject to other terms and conditions.

(XVI) 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.

- (5) 賣方已委任地產代理在該發展項目中的指明住宅物業的出售過程中行事：

The Vendor has appointed estate agents to act in the sale of any specified residential property in the Development:

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

世紀 21 集團有限公司及旗下特許經營商 CENTURY 21 GROUP LIMITED AND FRANCHISEES

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

康業服務有限公司 HONG YIP SERVICE CO LTD

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

新鴻基地產代理有限公司 SUN HUNG KAI REAL ESTATE AGENCY LIMITED

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

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

- (6) 賣方就該發展項目指定的互聯網網站的網址為: **www.kingshill.com.hk**

The address of the website designated by the Vendor for the Development is: **www.kingshill.com.hk**