

價單 Price List

第一部份：基本資料

Part 1: Basic Information

發展項目名稱		期數 (如有)	--
Name of Development	Prince Central	Phase No. (if any)	--
發展項目位置	太子道西195號		
Location of Development	No.195 Prince Edward Road West		
發展項目(或期數)中的住宅物業的總數	101		
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
06 June 2022	3

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
27 June 2022	3A	
29 August 2022	3B	
13 January 2023	3C	
24 February 2023	3D	
14 March 2023	3E	
28 May 2023	3F	
27 October 2023	3G	

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
Prince Central	15	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	15,437,000	381,490 (35,406)	-	-	-	-	-	-	-	-	-	-
Prince Central	12	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	15,314,000	378,451 (35,124)	-	-	-	-	-	-	-	-	-	-
Prince Central	11	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	15,133,000	373,978 (34,709)	-	-	-	-	-	-	-	-	-	-
Prince Central	10	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	15,057,000	372,099 (34,534)	-	-	-	-	-	-	-	-	-	-
Prince Central	9	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	14,982,000	370,246 (34,362)	-	-	-	-	-	-	-	-	-	-
Prince Central	8	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	14,982,000	370,246 (34,362)	-	-	-	-	-	-	-	-	-	-
Prince Central	7	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	14,833,000	366,564 (34,021)	-	-	-	-	-	-	-	-	-	-
Prince Central	6	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	14,759,000	364,735 (33,851)	-	-	-	-	-	-	-	-	-	-

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
Prince Central	5	A	40.465 (436) 露台 Balcony:2.004 (22) 工作平台 Utility Platform:1.500 (16)	14,684,000	362,882 (33,679)	-	-	-	-	-	-	-	-	-	-
Prince Central	18	C	31.973 (344) 露台 Balcony:2.092 (23) 工作平台 Utility Platform:1.502 (16)	12,649,000	395,615 (36,770)	-	-	-	-	-	-	-	-	-	-
Prince Central	17	D	32.064 (345) 露台 Balcony:2.092 (23) 工作平台 Utility Platform:1.502 (16)	12,557,000	391,623 (36,397)	-	-	-	-	-	-	-	-	-	-

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樓價的 5%的臨時訂金。

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

第 53(2)條 / Section 53(2)

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

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

第 53(3) 條 / Section 53(3)

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

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

- (3) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第 8 條及附表二第 2 部的計算得出的。

The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.

- (4) 註：『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)(D3) 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\$100,000（或有關指明住宅物業適用的銷售安排可能指明的較高金額）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『胡關李羅律師行』。

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\$100,000 (or such higher amount as may be specified in the applicable sales arrangements in respect of the relevant specified residential properties) 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 “WOO KWAN LEE & LO”.

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 60 日內繳付。

A further deposit equivalent to 5% of the purchase price shall be paid within 60 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 120 日內繳付。

5% of the purchase price shall be paid within 120 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 240 日內繳付。

5% of the purchase price shall be paid within 240 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 360 日內繳付。

80% 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.

(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)(D3)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)(D3).

2. 置業售價折扣

Home Purchase Price Discount

買方於簽署臨時買賣合約時，可選擇以下其中一個選項：

Upon the signing of preliminary agreement for sale and purchase, the Purchaser may choose one of the followings options:

選項 Option	置業售價折扣 Home Purchase Price Discount	印花稅直送(詳情請參閱附錄 1) Stamp Duty Express (Please see Annex 1 for details)
A	8.5% 售價折扣優惠 A 8.5% discount on the price	無 Nil
B	3% 售價折扣優惠 A 3% discount on the price	印花稅直送的金額相當於樓價的 3.75% The amount of the Stamp Duty Express is equal to 3.75% of the purchase price
C	無 Nil	印花稅直送的金額相當於樓價的 4% The amount of the Stamp Duty Express is equal to 4% of the purchase price

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.

3. 額外折扣

Extra Discount

買方可獲 2.5% 售價折扣優惠。

The Purchaser will be offered 2.5% discount on the price.

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) 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. 印花稅直送
Stamp Duty Express

印花稅直送的金額按第(4)(D3)(ii)2段所述之選項而定。詳情請參閱附錄1。

The amount of the Stamp Duty Express is according to the option as set out in paragraph (4)(D3)(ii)2. Please see Annex 1 for details.

2. 特別現金回贈
Special Cash Rebate

如買方：

Where the Purchaser:

- 沒有使用第(4)(D3)(iii)5(b)段所述的Super 第二按揭貸款；及
has not utilized the Super Second Mortgage Loan as set out in paragraph (4)(D3)(iii)5(b); and
- 沒有使用第(4)(D3)(iii)5(d)段所述的3+2年貸款計劃；及
has not utilized the 3+2 Years Loan Plan as set out in paragraph (4)(D3)(iii)5(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3.5%。

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 3.5% of the purchase price.

買方於付清樓價餘額之日前最少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證實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 applies to the Vendor in writing for the Special Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. 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. 成交優惠
Completion Benefit

(a) 如買方於以下列表訂明的期限內繳付樓價全數及完成住宅物業的買賣交易，可根據以下列表獲賣方送出成交優惠(『成交優惠』)。

Where the Purchaser fully pays the purchase price and completes the sale and purchase of the residential property within the period specified in the table below, the Purchaser shall be entitled to a Completion Benefit (“Completion Benefit”) offered by the Vendor according to the table below.

成交優惠列表
Completion Benefit Table

完成住宅物業的買賣交易日期 Date of completion of the sale and purchase of the residential property	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後120日內 Within 120 days after the date of signing of the preliminary agreement for sale and purchase	樓價1.5% 1.5% of the purchase price
簽署臨時買賣合約的日期後121日至240日期間內 Within the period from 121 days to 240 days after the date of signing of the preliminary agreement for sale and purchase	樓價1% 1% of the purchase price

- (b) 買方於其意欲完成住宅物業的買賣的交易日前最少30日，以書面向賣方提出申請成交優惠，賣方會於收到申請並確認有關資料無誤後將成交優惠於成交時直接用於支付部份樓價餘額。不論成交優惠的申請獲賣方批核與否，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 notifies the Vendor in writing to apply for the Completion Benefit at least 30 days before the intended 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 upon completion apply the Completion Benefit for part payment of the balance of the purchase price directly. Irrespective of whether or not the application for Completion Benefit is approved by the Vendor, 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.

- (c) 如上述第3(a)段中訂明的任何期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日期定為下一個工作日。
If the last day of any period as set out in the paragraph 3(a) above is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

4 慶祝東鐵線過海段通車現金回贈(只適用於個人名義買方)

Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate (Only applicable to the Purchaser who is an individual)

如買方於2024年3月31日或之前簽署臨時買賣合約，買方在按買賣合約付清樓價餘額的情況下，可獲賣方送出慶祝東鐵線過海段通車現金回贈(『慶祝東鐵線過海段通車現金回贈』)。慶祝東鐵線過海段通車現金回贈的金額相等於樓價2%。

If the Purchaser signs the preliminary agreement for sale and purchase on or before 31 March 2024, 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 an Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate (“Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate”) offered by the Vendor. The amount of the Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate shall be equal to 2% of the purchase price.

買方於付清樓價餘額之日前最少30日以書面向賣方申請慶祝東鐵線過海段通車現金回贈，賣方會於收到申請並確認有關資料無誤後將慶祝東鐵線過海段通車現金回贈直接用於支付部份樓價餘額。

The Purchaser applies to the Vendor in writing for the Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information, the Vendor will apply the Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate for part payment of the balance of the purchase price directly.

5. 貸款優惠

Loan Offer

買方可享以下其中一項優惠：

The Purchaser is entitled to ONLY ONE of the following benefits:

- (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 an individual or a 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 amount of Standby First Mortgage Loan 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) Super 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)

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

Super 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 Super 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 amount of the Super Second Mortgage Loan 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 Super 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 120 (只適用於個人名義買方)

King's Key 120 (only applicable to the Purchaser who is an individual)

詳情請參閱附錄 2(c)。

Please see Annex 2(c) for details.

- (d) 3+2年貸款計劃 (只適用於個人名義買方)

3+2 Years Loan Plan (only applicable to the Purchaser who is an individual)

詳情請參閱附錄 2(e)。

Please see Annex 2(e) for details.

如買方使用Super 第二按揭貸款或3+2年貸款計劃，買方將不會享有第(4)(D3)(iii)2段所述的特別現金回贈。

If the Purchaser has utilized the Super Second Mortgage Loan or the 3+2 Years Loan Plan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(D3)(iii)2.

上文『淨樓價』一詞指樓價扣除第(4)(D3)(iii)1段所述的印花稅直送(如有)、第(4)(D3)(iii)2段所述的特別現金回贈(如有)、第(4)(D3)(iii)3段所述的成交優惠(如有)、及第(4)(D3)(iii)4段所述的慶祝東鐵線過海段通車現金回贈(如有)後的金額。

The term “net purchase price” above means the amount of the purchase price after deducting the Stamp Duty Express (if any) as set out in paragraph (4)(D3)(iii)1, the Special Cash Rebate (if any) as set out in paragraph (4)(D3)(iii)2, the Completion Benefit (if any) as set out in paragraph (4)(D3)(iii)3, and the Celebration of Opening of East Rail Line Cross-Harbour Link Cash Rebate (if any) as set out in paragraph (4)(D3)(iii)4.

6. 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，凡住宅物業有欠妥之處，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。

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 sale and purchase of the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；及園景及盆栽(如有)。

For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; and the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。

The First 3 Years Warranty Offer is subject to other terms and conditions.

7. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

(a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購該發展項目內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser of a residential property that is marked with a “#” in the price list is given an option to purchase one residential car parking space in the Development. The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with the time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor.

- (b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase a residential car parking space in accordance with the time limit and manner prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor, the option to purchase a residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.
- (c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。
The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.
- (d) 住戶停車位優惠受其他條款及細則約束。
The Offer of Residential Car Parking Space(s) is subject to other terms and conditions.

8. 家居服務組合優惠

Home Service Package Benefit

- (a) 家居服務組合優惠由賣方指定的第三方服務供應商(『家居服務供應商』)提供。買方在按買賣合約完成住宅物業的買賣交易的情況下，可獲提供家居服務組合優惠(『家居服務組合優惠』)。家居服務組合優惠為期12個日曆月，每個日曆月提供8小時家居服務(價值約港幣\$20,000)。家居服務組合優惠可能包括(會不時更新)：清潔、家務管理、準備食物、洗衣管理、衣櫥管理服務及/或採購雜貨等。有關家居服務組合優惠詳情，請向家居服務供應商查詢。
The Home Service Package Benefit is arranged by the Vendor and provided by a third-party service provider appointed by the Vendor (“Home Service Provider”) respectively. Subject to the completion of the sale and purchase of the residential property in accordance with the agreement for sale and purchase, the Purchaser will be offered with the Home Service Package Benefit (“Home Service Package Benefit”). The Home Service Package Benefit shall be valid for a period of twelve (12) calendar months, with eight (8) hours of home service per each calendar month(valued at approximately HK\$20,000). The Home Service Package Benefit may include (subject to change from time to time): cleaning, housekeeping, food preparation, laundry management, closet management services and/or grocery purchase, etc. For details of the Home Service Package Benefit, please enquire with the Home Service Provider.
- (b) 賣方擁有絕對酌情權而無需提供任何理由給買方(無論是基於賣方無法促成提供家居服務組合優惠，提供家居服務組合優惠的成本變得不合理地高或任何其他理由)選擇以付款予買方形式代替提供家居服務組合優惠(『代替付款』)。賣方擁有絕對酌情權於住宅物業買賣成交時或以後以任何形式支付代替付款而代替付款之金額由賣方按其絕對酌情決定權計算。
The Vendor shall have absolute discretion to choose to pay a payment (“payment in lieu”) to the Purchaser in lieu of the Home Service Package Benefit (whether on the ground that the Vendor is unable to procure the provision of the Home Service Package Benefit, or that the costs for provision of the Home Service Package Benefit have become unreasonably high, or otherwise) without giving any reason to the Purchaser. The amount of payment in lieu shall be calculated by the Vendor in its absolute discretion and to be paid by the Vendor to the Purchaser upon or after completion of the sale and purchase of the residential property in such manner as may be determined by the Vendor in its absolute discretion.
- (c) 賣方或其代表不會就家居服務組合優惠作出任何保證或陳述，包括但不限於以下方面：(i)家居服務組合優惠的具體內容；及(ii)有關家居服務組合優惠的服務水平。賣方就家居服務組合優惠或家居服務供應商的作為或不作為概不負責。如買方對家居服務組合優惠有任何異議或質詢，應直接聯絡家居服務供應商。

The Vendor or any person(s) on its behalf does not give any warranty or representation in any respect regarding the Home Service Package Benefit, including but not limited to the following aspects: (i) the specific contents of the Home Service Package Benefit; and (ii) level of service, concerning the Home Service Package Benefit. The Vendor shall not be responsible or liable for the provision of the Home Service Package Benefit or for the acts or omission of the Home Service Provider. If the Purchaser has any objection or requisitions whatsoever in respect of the Home Service Package Benefit, the Purchaser shall contact the Home Service Provider directly.

- (d) 買方享有此優惠的權利可能會不時發生變化，任何此類變更都不會另行通知買方。如有任何與本文所述的買方的一般權利有關的爭議，賣方應具有唯一的絕對決定權。

The Purchasers' entitlement to this benefit may change from time to time and the Purchasers may not be separately notified of any such change. In the event of any dispute concerning the Purchaser's general entitlement mentioned herein, the Vendor shall have the sole and absolute right of determination.

- (e) 買方不得向賣方就家居服務組合優惠作出任何損失、賠償或補償的申索。

The Purchaser cannot make any claim for losses, damages and compensation against the Vendor with respect to the Home Service Package Benefit.

- (f) 有關家居服務組合優惠的範圍，條款和條件，請諮詢家居服務供應商之陳先生(電郵地址: info@butlerasia.com)。

For the scope, terms and conditions of the Home Service Package Benefit, please make enquiry with Mr. Chan of the Home Service Provider (email address: info@butlerasia.com).

- (g) 家居服務組合優惠受其他條款及細則約束。

The Home Service Package Benefit 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 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/或從價印花稅較高稅率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 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 higher rates 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所有相關事項，包括但不限於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 all relevant matters including but not limited to 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，買方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港幣\$5,000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 settlement of the balance of the purchase price and pay a handling fee of HK\$5,000 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。如其後發現買方不應獲得任何現金回贈，買方收到賣方要求後須立即退回相關現金回贈予賣方。
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. If subsequently it is discovered that the Purchaser is not entitled to any cash rebate(s), the Purchaser shall forthwith upon demand by the Vendor refund the relevant cash rebate(s) to the Vendor.
5. 賣方的指定財務機構為賣方的有聯繫公司。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 is a related company of the Vendor. The Vendor's designated financing company does 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。買方必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

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 application shall not be processed.

附錄 1 印花稅直送
Annex 1 Stamp Duty Express

- (I) 在買方按買賣合約付清樓價 (包括臨時訂金、加付訂金、部分付款及樓價餘額)的情況下，買方可享有印花稅直送 (『印花稅直送』)。賣方將應用印花稅直送直接代買方繳付買賣合約的應繳的從價印花稅 (『AVD』)(或其部份)。買方仍須負上繳付AVD的主要責任，及須負責繳付實際AVD的金額與印花稅直送的金額之間的差額(如有)、加蓋買賣合約副本及(如印花稅條例要求)臨時買賣合約的定額費用及(如適用)買家印花稅。

Subject to the settlement of the purchase price (including preliminary deposit, further deposit, part payment(s) and balance of Purchase Price) in accordance with the agreement for sale and purchase, the Purchaser shall be eligible for the Stamp Duty Express ("Stamp Duty Express"). The Stamp Duty Express will be applied by the Vendor directly for payment (or part payment) of the ad valorem stamp duty chargeable on the agreement for sale and purchase ("AVD") on behalf of the Purchaser. The Purchaser shall remain primarily liable for payment of the AVD, and shall be responsible for payment of the difference (if any) between the actual amount of AVD and the amount of the Stamp Duty Express, 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.

- (II) 在賣方首次應用印花稅直送繳付AVD (或其部份) 後：

After the Stamp Duty Express has been applied for payment (or part payment) of the AVD by the Vendor for the first time:

- 如印花稅直送的金額大於AVD的金額，在買方按買賣合約付清樓價餘額的情況下，賣方會將印花稅直送的剩餘金額 (作為現金回贈) 直接用於支付住宅物業的部份樓價餘額。

If the amount of the Stamp Duty Express exceeds the amount of the AVD, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Vendor will apply the remaining amount of the Stamp Duty Express (as a cash rebate) for part payment of the balance of the purchase price of the residential property directly.

- 賣方在繳付或應用印花稅直送後，賣方對買方關於此優惠的責任將完結。即使樓價日後有更改 (不論是否因買方日後申請更改支付辦法獲得賣方同意或其他原因)，印花稅直送的金額不會因樓價更改而調整，賣方亦無須向買方代繳任何進一步的印花稅。

After the Vendor has paid or applied the Stamp Duty Express as aforesaid, the Vendor's obligation to the Purchaser under this benefit will be discharged. Even if there is a change in the purchase price in the future (whether due to the Purchaser's application to change the terms of payment which has been approved by the Vendor or other reason), the amount of the Stamp Duty Express will not be adjusted as a result of the change in the purchase price and the Vendor is no longer required to pay any additional stamp duty for the Purchaser.

- (III) 如買方沒有按買賣合約完成購買住宅物業，印花稅直送的全額將須退還給賣方。

If the Purchaser does not complete the purchase of the residential property in accordance with the agreement for sale and purchase, the full amount of the Stamp Duty Express shall be refunded to the Vendor.

- (IV) 若有爭議，賣方的決定為最終決定並對買方具有約束力。

In case of dispute, the Vendor's determination shall be final and binding on the Purchaser.

- (V) 印花稅直送受其他條款及細則約束。
The Stamp Duty Express is subject to other terms and conditions.

附錄 2(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 2(a) Standby First Mortgage Loan(only applicable to the Purchaser who is an individual or a 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。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for a First Mortgage Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 第一按揭貸款以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.
- (III) 住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) 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。
The maximum amount of the First Mortgage Loan 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.
- (V) 首36個月之按揭利率為：
Interest rate for the first 36 months shall be:
 - (如第一按揭貸款的金額超過淨樓價的70%，但不超過淨樓價的80%)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2.5% p.a.；
或
(If the amount of the First Mortgage Loan exceeds 70% of the net purchase price, but does not exceed 80% 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 2.5% p.a.; or
 - (如第一按揭貸款的金額不超過淨樓價的70%)港元最優惠利率減3.5% p.a.，
(If the amount of the First Mortgage Loan does not exceed 70% of the net purchase price) Hong Kong Dollar Best Lending Rate minus 3.5% 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認可而定。
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.
- (VI) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.

- (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) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。

No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.

- (IX) 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.

- (X) 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年的香港稅單、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，但無須壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

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, Hong Kong Tax Demand Note for the last 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), but no stress test is required. The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

- (XII) 第一按揭貸款申請須由指定財務機構獨立審批。

The First Mortgage Loan application shall be approved by the designated financing company independently.

- (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 or disapproval of the loan, 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.

- (XV) 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.

- (XVI) 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.

- (XVII) 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)	Super 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 2(b)	Super Second Mortgage Loan (only applicable to the Purchaser who is an individual or a 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Super第二按揭貸款(『Super第二按揭貸款』)之主要條款如下:

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

- (I) 買方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Super第二按揭貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for a Super Second Mortgage Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) Super第二按揭貸款以住宅物業之第二法定按揭作抵押。
The Super Second Mortgage Loan shall be secured by a second legal mortgage over the residential property.
- (III) 住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) Super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Super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。
The maximum amount of the Super Second Mortgage Loan 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 Super Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower.
- (V) 首60個月之利率為：
Interest rate for the first 60 months shall be:
 - (如Super第二按揭貸款的金額超過淨樓價的20%，但不超過淨樓價的30%)1個月香港銀行同業拆息加1.8% p.a. 或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』)率減2.5% p.a.，以較低者為準；或
(If the amount of the Super Second Mortgage Loan exceeds 20% of the net purchase price, but does not exceed 30% of the net purchase price) one month HIBOR plus 1.8% p.a. or 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 2.5% p.a., whichever is lower; or
 - (如Super第二按揭貸款的金額不超過淨樓價的20%)1個月香港銀行同業拆息加1.3% p.a. 或港元最優惠利率減2.5% p.a.，以較低者為準，
(If the amount of the Super Second Mortgage Loan does not exceed 20% of the net purchase price) one month HIBOR plus 1.3% p.a. or Hong Kong Dollar Best Lending Rate minus 2.5% p.a., whichever is lower,

其後之利率為港元最優惠利率減1% p.a.。
thereafter at Hong Kong Dollar Best Lending Rate minus 1% p.a..

利率浮動，惟利率不可低於1% p.a.。1個月香港銀行同業拆息須為指定財務機構不時所採用之利率，利率浮動。最終利率以指定財務機構認可而定。
Interest rate is subject to fluctuation, provided that interest rate shall not be less than 1% p.a.. The one month HIBOR rate shall be as adopted by the designated financing company from time to time and subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VI) Super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 Super Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VII) 買方須以按月分期償還Super第二按揭貸款。
The Purchaser shall repay the Super Second Mortgage Loan by monthly instalments.
- (VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月以前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (IX) 如買方提前全數償還Super第二按揭貸款餘款，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**Super第二按揭貸款・提前償還現金回贈**(『提前償還現金回贈』)。如訂明的期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日定為下一個工作日。
If the Purchaser early and fully repays the balance of the Super Second Mortgage Loan and repays each instalment on time, the Purchaser shall be entitled to the **Super Second Mortgage Loan • Early Repayment Cash Rebate** (“Early Repayment Cash Rebate”) offered by the Vendor according to the table below. If the last day of the period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

全數償還Super第二按揭貸款日期 Date of full repayment of the Super Second Mortgage Loan	提前償還現金回贈金額 Early Repayment Cash Rebate amount
首年內 Within the 1st year	無 Nil
第2年至第3年內 Within the 2nd year and the 3rd year	樓價3.5% 3.5% of the purchase price
第4年內 Within the 4th year	樓價3% 3% of the purchase price
第5年內 Within the 5th year	樓價2.5% 2.5% of the purchase price

買方於提前全數償還Super第二按揭貸款日期前最少30日以書面向賣方申請提前償還現金回贈，賣方會於收到申請並證實有關資料無誤後，賣方會將提前償還現金回贈直接用於償還Super第二按揭貸款餘款。

The Purchaser applies to the Vendor in writing for the Early Repayment Cash Rebate at least 30 days before the date of full repayment of the Super Second Mortgage Loan. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Early Repayment Cash Rebate for settlement of the balance of the Super Second Mortgage Loan directly.

- (X) 買方須就申請Super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 Super Second Mortgage Loan.
- (XI) 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年的香港稅單、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，但無須壓力測試。為免疑問，第一按揭銀行須按照香港金融管理局指引(如適用)進行壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
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, Hong Kong Tax Demand Note for the last 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), but no stress test is required. For the avoidance of doubt, the first mortgagee bank shall conduct a stress test in accordance with the guidance of the Hong Kong Monetary Authority (if applicable). The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (XII) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.
- (XIII) 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Super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 Super Second Mortgage Loan.
- (XIV) 第一按揭貸款申請(由第一按揭銀行提供)及Super第二按揭貸款申請須由有關承按機構獨立審批。
The first mortgage loan application (offered by the first mortgagee bank) and the Super Second Mortgage Loan application shall be approved by the relevant mortgagees independently.
- (XV) 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.
- (XVI) 買方敬請向指定財務機構查詢有關Super第二按揭貸款用途及詳情。Super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 Super Second Mortgage Loan. The approval or disapproval of the loan, the approved loan amount of the Super 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.

(XVII) 所有Super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Super第二按揭貸款的律師費用及代墊付費用。

All legal documents of the Super 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 Super Second Mortgage Loan.

(XVIII) Super第二按揭貸款受其他條款及細則約束。

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

(XIX) 賣方無給予或視之為已給予任何就Super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 Super Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將Super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 Super 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 120 (只適用於個人名義買方)
Annex 2(c) King's Key 120(only applicable to the Purchaser who is an individual)

買方可向賣方的指定財務機構(『指定財務機構』)申請King's Key 120 (『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 120 ("Payment Financing"). Key terms are as follows:

- (I) 買方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樓價貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for a Payment Financing not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 樓價貸款必須以住宅物業之第一法定按揭及一個(或以上)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 one (or more) Hong Kong residential property(ies) ("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(或配偶的父母)、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 (or spouse's 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, nor a residential property in a single block with an Occupation Permit issued before 1980, nor property which is subject to alienation restrictions and nor 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： At the time of application for the Payment Financing:	指定財務機構估算現有物業的(總)價值(『估算價值』) The designated financing company's (total) valuation of the Existing Property(ies) ("Valuation")
現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does (do) not have any mortgage	現有物業的(總)估算價值為樓價60%或以上 The (total) Valuation of the Existing Property is 60% of the purchase price or above
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or more of the Existing Property(ies) is (are) mortgaged to a bank	現有物業的(總)估算價值為樓價80%或以上 The (total) Valuation of the Existing Property is 80% of the purchase price or above

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 that the above requirements might have been met, the designated financing company reserves the right not to accept the Existing Property as security.

- (III) 住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額(『A部份』)及(如適用)償還現有物業的按揭貸款(『B部份』)。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的註冊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 payment of the balance of purchase price ("Tranche A") and (if applicable) repayment of the mortgage loan of the Existing Property ("Tranche B"). If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.
- (V) 樓價貸款的最高金額如下：
The maximum amounts of the Payment Financing are as follows:

A 部份：用於繳付樓價餘額

Tranche A: for payment of the balance of the purchase price

現有物業的(總)估算價值 The (total) valuation of the Existing Property(ies)	用於繳付樓價餘額的樓價貸款的最高金額 The maximum amounts of the Payment Financing for payment of the balance of the purchase price	
	如最少一個現有物業為新鴻基地產發展有限公司於1990年或以後落成之發展項目	其他情況 Otherwise

	If at least one of the Existing Property is a development of Sun Hung Kai Properties Limited, which was built in or after 1990	
樓價60%或以上，但少於樓價70% 60% of the purchase price or above, but less than 70% of the purchase price	樓價的85%，惟貸款金額不可超過應繳付之樓價餘額。 85% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.	樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
樓價70%或以上 70% of the purchase price or above	樓價的95%，惟貸款金額不可超過應繳付之樓價餘額。 95% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.	樓價的90%，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.

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

現有物業的(總)估算價值 The (total) valuation of the Existing Property(ies)	用於償還現有物業的按揭貸款的樓價貸款的最高金額 The maximum amounts of the Payment Financing for repayment of the mortgage loan of the Existing Property	
樓價80%或以上，但少於樓價90% 80% of the purchase price or above, but less than 90% of the purchase price	樓價的10%，惟貸款金額不可超過現有物業的按揭貸款餘額。 10% of the purchase price, provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.	
樓價90%或以上，但少於樓價100% 90% of the purchase price or above, but less than 100% of the purchase price	樓價的20%，惟貸款金額不可超過現有物業的按揭貸款餘額。 20% of the purchase price, provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.	
樓價100%或以上 100% of the purchase price or above	樓價的25%，惟貸款金額不可超過現有物業的按揭貸款餘額。 25% of the purchase price, provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.	

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)的信貨審查及評估結果，對貸款金額作出調整。

Depending on the different terms of payment under 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 result of credit check and assessment of the Purchaser and his/her guarantor (if any).

- (VI) 利率為1.68% p.a.。最終利率以指定財務機構認可而定。
Interest rate shall be 1.68% p.a.. The final interest rate will be subject to approval by the designated financing company.
- (VII) 樓價貸款的期限最長為36個月。
The maximum tenor of the Payment Financing shall be 36 months.
- (VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月以前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (IX) 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:
- (a) 每月供款相當於(視情況而定)：
monthly instalment amount equivalent to (as the case may be):
- 樓價0.38% (如樓價貸款的金額為樓價90%或以下)；或
0.38% of the Purchase Price (if the amount of the Payment Financing is 90% of the Purchase Price or below); or
 - 樓價0.5% (如樓價貸款的金額為樓價90%以上)
0.5% of the Purchase Price (if the amount of the Payment Financing is over 90% of the Purchase Price)
- 先用於支付利息，餘款用於償還樓價貸款；及
shall be paid to settle interest first, and the balance shall be applied for repayment of the Payment Financing; and
- (b) 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.
- (X) 買方可向指定財務機構申請附錄2(d)所述的延續貸款，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 as set out in Annex 2(d) 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： 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
--	--

現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does (do) 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.
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or more of the Existing Property(ies) is (are) 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(d)。

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(d) for details.

- (XI) 買方須提供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)進行信貸審查及評估，但無須壓力測試。買方必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser is required to provide 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 and assessment on the Purchaser and his/her guarantor (if any), but no stress test is required. The Purchaser shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (XII) 買方須提供足夠文件證明其還款能力(包括每月供款及到期還款)。
The Purchaser is required to provide sufficient documents to prove his/her repayment ability (including monthly instalments and the repayment on maturity).
- (XIII) 樓價貸款申請須由指定財務機構獨立審批。
The Payment Financing application shall be approved by the designated financing company independently.
- (XIV) 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 guarantor (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and the other conditions) as set out in the relevant payment plan.
- (XV) 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 or disapproval of the loan, 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.

- (XVI) 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.

- (XVII) 樓價貸款受其他條款及細則約束。

The Payment Financing is subject to other terms and conditions.

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

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

附錄 2(d) 延續貸款 (只適用於個人名義買方)

Annex 2(d) Extended Loan (applicable only to the Purchaser who is an individual)

- (I) 買方於有關貸款(指附錄 2(c)所述之 King's Key 120)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』)。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes 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 120 as set out in Annex 2(c)). Late loan applications will not be processed by the designated financing company.
- (II) 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.
- (III) 住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) 延續貸款的最高金額請參閱附錄 2(c)。
The maximum amount of the Extended Loan shall be as mentioned in Annex 2(c).
- (V) 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認可而定。
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.
- (VI) 延續貸款年期最長為 20 年。
The maximum tenor of the Extended Loan shall be 20 years.
- (VII) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月以前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (IX) 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.
- (X) 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 年的香港稅單、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，但無須壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

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, Hong Kong Tax Demand Note for the last 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), but no stress test is required. The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XI) 每月(所有種類)供款總額不可高於每月收入總額的 50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

- (XII) 延續貸款申請須由指定財務機構獨立審批。

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

- (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 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 or disapproval of the loan, the approved loan amount of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company.

- (XV) 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.

- (XVI) 延續貸款受其他條款及細則約束。

The Extended Loan is subject to other terms and conditions.

- (XVII) 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2(e) 3+2年貸款計劃(只適用於個人名義買方)

Annex 2(e) 3+2 Years Loan Plan (applicable only to the Purchaser who is an individual)

買方可向賣方的指定財務機構(『指定財務機構』)申請3+2年貸款計劃(『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 the 3+2 Years Loan Plan ("Special Loan"). Key terms are as follows:

- (I) 買方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特別貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for the Special Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 特別貸款必須以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) 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)必須為買方的指定親屬(即配偶、父母(或配偶的父母)、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 a designated relative (i.e. spouse, parents (or spouse's parents), children, brothers or sisters) of the Purchaser or a designated relative of any one of the Purchasers, or other person acceptable to the designated financing company.
- (V) 買方及擔保人(如有)的(a) 平均金融資產價值及(b)平均每年入息的總值(『總值』)必須不少於樓價的30%，其中(b)平均每年入息的總值最高可計算入樓價的15%。
The total value ("total value") of (a) **the average financial assets value** and (b) **the average annual income** of the Purchaser and the guarantor (if any) shall be at least 30% of the purchase price, where the value of (b) the average annual income can be taken into account up to 15% of the purchase price.

上述『平均金融資產價值』指買方及其擔保人(如有)的金融資產(見以下備註)於以下時期的平均價值：

The above "average financial assets value" refers to the average value of the financial assets (see note below) of the Purchaser and his/her guarantor (if any) in the following periods:

- 於簽署臨時買賣合約日前的2個月；及
the 2 months before the date of signing of the preliminary agreement for sale and purchase; and
- 申請特別貸款前的2個月。
the 2 months before the application of the Special Loan.

備註：『金融資產』只計算以買方及其擔保人(如有)的個人名義持有的以下類別金融資產，並不包括以公司名義持有的金融資產：

Note:	<p>“The financial assets” only counts in the following types of financial assets held in the personal name of the Purchaser and his/her guarantor (if any), but excluding the financial assets held in the name of a company:</p> <ul style="list-style-type: none"> - 存放於香港持牌銀行的金融資產(只包括港幣及外幣存款、證券、債券及單位信託基金)扣除相關授信額度；及 the financial assets (including Hong Kong dollar and foreign currency deposit, securities, bond and unit trust only) placed in Hong Kong licensed banks after deducting related credit facilities; and - 存放於香港證券及期貨事務監察委員會（證監會）的註冊機構的現金戶口內的金融資產。為免疑問，不包括孖展戶口內的金融資產。 the financial assets placed in a cash account in a registered institution under the Securities and Futures Commission (SFC) in Hong Kong. For the avoidance of doubt, the financial assets placed in a margin account are excluded. <p>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。 Subject to the status of each financial asset, the designated financing company may adjust the calculated value.</p> <p>儘管符合上述要求，指定財務機構保留權利(a)不接受全部或部份有關金融資產；及(b)要求買方及其擔保人(如有)提供更多的金融資產證明。 Notwithstanding satisfaction of the above requirements, the designated financing company reserves the right (a) not to accept all or a part of the relevant financial assets; and (b) request the Purchaser and his/her guarantor(s) (if any) to provide more proof of financial assets.</p>
-------	---

上述『平均每年入息』只計算買方及其擔保人(如有)的最近2年的香港稅單的入息(即扣減免稅額前的入息)。
The above “average annual income” only calculates the income (i.e. income before deduction of allowances) of the Purchaser and his/her guarantor (if any) according to Hong Kong Tax Demand Notes for the last 2 years.

- (VI) 特別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。
The maximum amount of Special Loan 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.
- (VII) 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認可而定。在買方遵守第(III)段所述的要求的前提下，如買方按第(IX)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及(如適用)第(XII)段所述的尾2年貸款手續費，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 (IX) or early fully repays the balance of the Special Loan and having paid each prior instalment and (if applicable) the Last 2 Years Loan Handling Fee as mentioned in paragraph (XII) on time, then interest on the Special Loan will be waived.**

- (VIII) 特別貸款的期限為5年。
The maximum tenor of the Special Loan shall be 5 years.
- (IX) 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:-
- (A) 每月償還相當於樓價0.38%的本金金額；及
repay the principal by monthly instalments of an amount equivalent to 0.38% of the purchase price; and
- (B) 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.
- (X) 全數或部分償還不徵收提前償還罰款，但須於一個月以前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (XI) 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**3+2年貸款計劃・提前償還現金回贈**(『提前償還現金回贈』)。
如訂明的期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日定為下一個工作日。
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 **3+2 Years Loan Plan • Early Repayment Cash Rebate** (“Early Repayment Cash Rebate”) offered by the Vendor according to the table below. If the last day of the period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

全數償還樓價貸款日期 Date of Full Repayment of the Payment Financing	提前償還現金回贈金額 Early Repayment Cash Rebate amount
首 12 個月內 Within the first 12 months	沒有 Nil
第 13 至 33 個月內 Within the 13th to 33th month	樓價 2% 2% 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.

- (XII) 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.

- (XIII) 買方須於提取特別貸款後第4年的首90日內支付不可退還的**尾2年貸款手續費**(『尾2年貸款手續費』)。如買方於提取特別貸款後3年內全數償還特別貸款餘款及(如有)利息，則買方不須支付尾2年貸款手續費。尾2年貸款手續費的金額如下：

The Purchaser shall pay the non-refundable **Last 2 Years Loan Handling Fee** (“Last 2 Years Loan Handling Fee”) within the first 90 days of the fourth year after drawdown of the Special Loan. If the Purchaser fully repays the balance of the Special Loan and (if any) interest within 3 years after drawdown of the Special Loan, the Purchaser are not required to pay the Last 2 Years Loan Handling Fee. The amount of the Last 2 Years Loan Handling Fee is as follows:

特別貸款於第3年的最後一日的餘款 The balance of the Special Loan as at the last day of the 3rd year	尾2年貸款手續費的金額 The amount of the Last 2 Years Loan Handling Fee
不高於樓價60% Not higher than 60% of the purchase price	特別貸款餘款的0.5% 0.5% of the balance of the Special Loan
高於樓價60%，但不高於樓價65% Higher than 60% of the purchase price but not higher than 65% of the purchase price	特別貸款餘款的0.75% 0.75% of the balance of the Special Loan
高於樓價65% Higher than 65% of the purchase price	特別貸款餘款的1% 1% of the balance of the Special Loan

- (XIV) 買方及其擔保人(如有)須提供足夠證明文件(包括但不限於工作證明、最近2年的香港稅單、金融資產證明及資金來源證明)及指定財務機構所需的其他文件，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，但無須壓力測試，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 document proofs (including without limitation, proof of employment, Hong Kong Tax Demand Notes for the last 2 years, proof of financial assets and proof of source of funds) 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), but no stress test is required, and adjust the loan amount in accordance with the result of credit check and assessment of the Purchaser and his/her guarantor (if any).

- (XV) 買方須提供還款資金安排，並提供相關文件證明。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser is required to provide the funding arrangement for repayment and provide the relevant documents. The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XVI) 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.

- (XVII) 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 guarantor (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.

- (XVIII) 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 or disapproval of the loan, 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.

- (XIX) 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.

- (XX) 特別貸款受其他條款及細則約束。

The Special loan is subject to other terms and conditions.

- (XXI) 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.

- (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

晉誠地產代理有限公司 EARNEST PROPERTY AGENCY LIMITED

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

香港(國際)地產商會有限公司及其特許會員 HONG KONG (INTERNATIONAL) REALTY ASSOCIATION LIMITED & CHARTERED MEMBERS

香港地產商會有限公司 HONG KONG REAL ESTATE AGENCIES GENERAL ASSOCIATION LIMITED

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

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

美聯物業地產代理有限公司 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(香港)有限公司 SAVILLS (HONG KONG) LIMITED

新鴻基地產(銷售及租賃)代理有限公司 SUN HUNG KAI REAL ESTATE (SALES AND LEASING) AGENCY LIMITED

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

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

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

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