

# 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	名日·九肚山 El Futuro	期數 (如有) Phase No. (if any)	---
發展項目位置 Location of Development	麗坪路18號* 18 Lai Ping Road*		
發展項目中的住宅物業的總數 The total number of residential properties in the Development			266

印製日期 Date of Printing	價單編號 Number of Price List
22/10/20	1

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
27/10/20	1A	
28/12/20	1B	
10/2/21	1C	
28/2/21	1D	
22/3/21	1E	
28/3/21	1F	
8/4/21	1G	
15/4/21	1H	
22/4/21	1I	
29/4/21	1J	
7/5/21	1K	
13/5/21	1L	
27/5/21	1M	
30/5/21	1N	
11/6/21	1O	
17/6/21	1P	
24/6/21	1Q	
29/6/21	1R	
8/7/21	1S	
22/7/21	1T	
5/8/21	1U	
19/8/21	1V	
2/9/21	1W	
16/9/21	1X	

\* 此臨時門牌號數有待發展項目建成時確認。

The provisional street number is subject to confirmation when the Development is completed

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				平方米(平方呎) sq. metre (sq. ft.)																
													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
2	2	F	45.461 (489) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$9,780,000	215,129 (20,000)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$27,596,000	244,971 (22,750)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$22,713,000	232,206 (21,570)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$27,893,000	244,907 (22,751)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$15,638,000	219,585 (20,389)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,259,000	218,584 (20,315)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	3	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$9,835,000	218,906 (20,320)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	5	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$15,726,000	220,821 (20,503)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	5	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,316,000	219,798 (20,428)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	5	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$9,891,000	220,152 (20,436)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	6	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$28,291,000	251,141 (23,323)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	6	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$23,286,000	238,064 (22,114)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	6	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$28,595,000	251,071 (23,324)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	7	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$15,908,000	223,377 (20,741)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		

Price List No. 1X

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				平方米(平方呎) sq. metre (sq. ft.)																
													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
2	7	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,436,000	222,355 (20,665)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	7	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,006,000	222,712 (20,674)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$29,034,000	257,736 (23,936)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$23,898,000	244,321 (22,695)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$29,345,000	257,656 (23,936)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,000,000	224,669 (20,860)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,498,000	223,676 (20,788)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	8	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,065,000	224,025 (20,795)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$29,794,000	264,483 (24,562)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$24,524,000	250,721 (23,290)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$30,115,000	264,417 (24,564)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,188,000	227,308 (21,106)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,620,000	226,275 (21,030)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		
2	10	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,183,000	226,652 (21,039)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---		

Price List No. 1X

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)										
大廈名稱 Block Name	樓層 Floor	單位 Unit				平方米(平方呎) sq. metre (sq. ft.)										
						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	
2	11	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$30,181,000	267,918 (24,881)	---	---	---	---	---	---	---	---	---	---	---
2	11	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$24,844,000	253,992 (23,594)	---	---	---	---	---	---	---	---	---	---	---
2	11	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,285,000	228,671 (21,232)	---	---	---	---	---	---	---	---	---	---	---
2	11	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,684,000	227,639 (21,156)	---	---	---	---	---	---	---	---	---	---	---
2	11	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,244,000	228,009 (21,165)	---	---	---	---	---	---	---	---	---	---	---
2	12	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$30,635,000	271,949 (25,256)	---	---	---	---	---	---	---	---	---	---	---
2	12	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$25,218,000	257,816 (23,949)	---	---	---	---	---	---	---	---	---	---	---
2	12	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$30,966,000	271,889 (25,258)	---	---	---	---	---	---	---	---	---	---	---
2	15	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,483,000	231,451 (21,490)	---	---	---	---	---	---	---	---	---	---	---
2	15	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,814,000	230,409 (21,414)	---	---	---	---	---	---	---	---	---	---	---
2	15	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,369,000	230,791 (21,424)	---	---	---	---	---	---	---	---	---	---	---
2	16	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,583,000	232,855 (21,621)	---	---	---	---	---	---	---	---	---	---	---
2	16	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,879,000	231,794 (21,543)	---	---	---	---	---	---	---	---	---	---	---
2	16	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,431,000	232,171 (21,552)	---	---	---	---	---	---	---	---	---	---	---

Price List No. 1X

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				平方米(平方呎) sq. metre (sq. ft.)																
													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
2	17	A	112.650 (1213) 露台 Balcony: 4.132 (44) 工作平台 Utility Platform: ---	\$32,084,000	284,811 (26,450)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	17	B	97.814 (1053) 露台 Balcony: 3.420 (37) 工作平台 Utility Platform: ---	\$26,410,000	270,002 (25,081)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	17	C	113.892 (1226) 露台 Balcony: 4.010 (43) 工作平台 Utility Platform: ---	\$32,415,000	284,612 (26,440)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	18	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,784,000	235,677 (21,883)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	18	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$11,011,000	234,606 (21,804)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	18	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,559,000	235,020 (21,816)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	19	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$16,885,000	237,096 (22,014)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	19	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$11,078,000	236,034 (21,937)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	19	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,623,000	236,445 (21,948)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	21	D	71.216 (767) 露台 Balcony: 2.574 (28) 工作平台 Utility Platform: ---	\$17,090,000	239,974 (22,282)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	21	E	46.934 (505) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$11,213,000	238,910 (22,204)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			
2	21	F	44.928 (484) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: ---	\$10,751,000	239,294 (22,213)	---	---	---	---	---	---	---	---	---	---	---	---	---	---			

### 第三部份：其他資料

### Part 3 : Other Information

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

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

#### 第 52(1)條 / Section 52(1)

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

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

#### 第 53(2)條 / Section 53(2)

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

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

#### 第 53(3)條 / Section 53(3)

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

If a person does not execute an agreement for sale and purchase in respect of the residential property within 5 working days after the date on which the person enters into the preliminary agreement for sale and purchase-

(i) the preliminary agreement is terminated;(ii) the preliminary deposit is forfeited; and (iii) the owner does not have any further claim against the person for the failure.

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

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

4)(i) 註：於本第 4 節內，「售價」指本價單第二部份表中所列之價錢，而「成交金額」指臨時買賣合約及買賣合約所載之價錢（即售價經計算適用折扣後之價錢）。因應不同支付條款及／或折扣按售價計算得出之價目，皆以四捨五入方式換算至千位數作為成交金額。

Note: In this section 4, "Price" means the price set out in Part 2 of this price list, and "Transaction Price" means the purchase price set out in the preliminary agreement for sale and purchase and agreement for sale and purchase, i.e. the purchase price after applying the applicable discounts on the Price. The price obtained after applying the relevant terms of payment and/or applicable discounts on the Price will be rounded to the nearest thousand (i.e. if the hundreds digit of the price obtained is 5 or above, rounded up to the nearest thousand or if the hundreds digit of the price obtained is 4 or below, rounded down to the nearest thousand) to determine the Transaction Price.

#### 支付條款:

##### Terms of Payment :

##### **(一) 即供付款計劃一 – 照售價減 17%**

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 95% 成交金額餘款於買方簽署臨時買賣合約後 180 天內繳付。

##### **(1) Immediate Mortgage Payment Plan I – 17% discount from the Price**

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 95% of the Transaction Price being the remaining balance of the Transaction Price shall be paid within 180 days after the Purchaser signs the preliminary agreement for sale and purchase.

**(二) 即供付款計劃二 – 照售價減 2%**

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 95% 成交金額餘款於買方簽署臨時買賣合約後 210 天內繳付。

**(2) Immediate Mortgage Payment Plan II – 2% discount from the Price**

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 95% of the Transaction Price being the remaining balance of the Transaction Price shall be paid within 210 days after the Purchaser signs the preliminary agreement for sale and purchase.

**(三) 建築期付款計劃 – 照售價**

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署臨時買賣合約後 90 天內繳付。
3. 成交金額 1% 於買方簽署臨時買賣合約後 180 天內繳付。
4. 成交金額 1% 於買方簽署臨時買賣合約後 240 天內繳付。
5. 成交金額 1% 於買方簽署臨時買賣合約後 300 天內繳付。
6. 成交金額 1% 於買方簽署臨時買賣合約後 360 天內繳付。
7. 成交金額 1% 於買方簽署臨時買賣合約後 420 天內繳付。
8. 成交金額 85% 成交金額餘款於賣方就其有能力將物業有效地轉讓予買方一事向買方發出通知的日期後的 14 天內繳付。

**(3) Regular Payment Plan – The Price**

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being a Further Deposit shall be paid within 90 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 1% of the Transaction Price shall be paid within 180 days after the Purchaser signs the preliminary agreement for sale and purchase.
4. 1% of the Transaction Price shall be paid within 240 days after the Purchaser signs the preliminary agreement for sale and purchase.
5. 1% of the Transaction Price shall be paid within 300 days after the Purchaser signs the preliminary agreement for sale and purchase.
6. 1% of the Transaction Price shall be paid within 360 days after the Purchaser signs the preliminary agreement for sale and purchase.
7. 1% of the Transaction Price shall be paid within 420 days after the Purchaser signs the preliminary agreement for sale and purchase.
8. 85% of the Transaction Price being the remaining balance of the Transaction Price shall be paid within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the property to the Purchaser.

(四) 名海建築期付款計劃 – 照售價 (只適用於 2021 年 4 月 1 日至 2021 年 9 月 26 日期間 (包括該兩日) 簽署臨時買賣合約購買本價單所列之住宅物業之買方。)

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 1% 加付訂金於買方簽署臨時買賣合約後 60 天內繳付。
3. 成交金額 1% 加付訂金於買方簽署臨時買賣合約後 120 天內繳付。
4. 成交金額 1% 加付訂金於買方簽署臨時買賣合約後 180 天內繳付。
5. 成交金額 1% 加付訂金於買方簽署臨時買賣合約後 240 天內繳付。
6. 成交金額 1% 加付訂金於買方簽署臨時買賣合約後 300 天內繳付。
7. 成交金額 90% 成交金額餘款於賣方就其有能力將物業有效地轉讓予買方一事向買方發出通知的日期後的 14 天內繳付。

(4) El Mar Regular Payment Plan – The Price

(Only applicable to the Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list between 1 April 2021 and 26 September 2021 (both days inclusive).)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 1% of the Transaction Price being a Further Deposit shall be paid within 60 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 1% of the Transaction Price being a Further Deposit shall be paid within 120 days after the Purchaser signs the preliminary agreement for sale and purchase.
4. 1% of the Transaction Price being a Further Deposit shall be paid within 180 days after the Purchaser signs the preliminary agreement for sale and purchase.
5. 1% of the Transaction Price being a Further Deposit shall be paid within 240 days after the Purchaser signs the preliminary agreement for sale and purchase.
6. 1% of the Transaction Price being a Further Deposit shall be paid within 300 days after the Purchaser signs the preliminary agreement for sale and purchase.
7. 90% of the Transaction Price being the remaining balance of the Transaction Price shall be paid within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the property to the Purchaser.

4)(ii) 售價獲得折扣基礎: The basis on which any discount on the price is available:

- (a) 見 4(i) 及 4(iii)。

See 4(i) and 4(iii).

- (b) 「置業優惠」

簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 2% 折扣。

**“Property Purchasing Benefit”**

An extra 2% discount from the Price will be offered to the Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list.

- (c) 「名海限時升級優惠」 (只適用於「即供付款計劃二」、「建築期付款計劃」及「名海建築期付款計劃」)

於 2021 年 8 月 23 日至 2021 年 9 月 26 日期間 (包括該兩日) 簽署臨時買賣合約購買任何下列指定住宅物業 (下列指定住宅物業部分包括於此價單內，部份包括於發展項目其他不同價單內) 之買方可獲額外售價 2% 折扣。

第 1 及 2 座之 A、B 及 C 單位

不設 4 樓、13 樓、14 樓及 24 樓

**“El Mar Upgrading Benefit”** (Only applicable to “Immediate Mortgage Payment Plan II”, “Regular Payment Plan” and “El Mar Regular Payment Plan”)

An extra 2% discount from the Price will be offered to the Purchaser who signs the preliminary agreement for sale and purchase to purchase any of the following designated residential properties (some of which are included in this price list and some of which are included in other price lists of the Development) from 23 August 2021 to 26 September 2021 (both days inclusive).

Flats A, B & C of Towers 1 & 2

4/F, 13/F, 14/F and 24/F are omitted.



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

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

(a) 「90 天提早付清餘款現金回贈」優惠 (只適用於「即供付款計劃二」)

如買方提前於簽署臨時買賣合約後 90 天內#付清每一期樓款及成交金額餘款，可獲賣方送出成交金額 0.5% 之現金回贈。詳情以相關交易文件條款及條件作準。

# 以賣方代表律師實際收到款項日期計算

**“Cash Rebate for 90 Days Early Settlement” Benefit (Only applicable to “Immediate Mortgage Payment Plan II”)**

A cash rebate of 0.5% of Transaction Price will be provided to the Purchaser if the Purchaser settles each part payment and the balance of the Transaction Price within 90 days# after signing the preliminary agreement for sale and purchase. Subject to the terms and conditions of the relevant transaction documents.

# subject to the actual date of payment(s) received by Vendor’s solicitors

(b) 「提早付清餘款現金回贈」優惠 II (只適用於「名海建築期付款計劃」)

如買方提前於簽署臨時買賣合約後(1) 180 天內# 或 (2) 180 天後但 300 天內# 或 (3) 300 天後但 390 天內# 或 (4) 390 天後但 420 天內#付清每一期樓款及成交金額餘款，可分別獲賣方送出 (1)成交金額 2.5% 之現金回贈；或 (2)成交金額 1.5% 之現金回贈；或 (3)成交金額 1% 之現金回贈；或 (4)成交金額 0.5% 之現金回贈。詳情以相關交易文件條款及條件作準。

# 以賣方代表律師實際收到款項日期計算

**“Cash Rebate for Early Settlement” Benefit II (Only applicable to “El Mar Regular Payment Plan”)**

A cash rebate of (1) 2.5% of Transaction Price; or (2) 1.5% of Transaction Price; or (3) 1% of Transaction Price; or (4) 0.5% of Transaction Price will be provided to the Purchaser if the Purchaser settles each part payment and the balance of the Transaction Price (1) within 180 days#; or (2) after 180 days but within 300 days#; or (3) after 300 days but within 390 days#; or (4) after 390 days but within 420 days# after signing the preliminary agreement for sale and purchase respectively. Subject to the terms and conditions of the relevant transaction documents.

# subject to the actual date of payment(s) received by Vendor’s solicitors

(c) 「提早付清餘款現金回贈」優惠 (只適用於「建築期付款計劃」)

如買方提前於簽署臨時買賣合約後(1) 180 天內# 或 (2) 180 天後但 300 天內# 或 (3) 300 天後但 390 天內# 或 (4) 390 天後但 420 天內#付清每一期樓款及成交金額餘款，可分別獲賣方送出 (1)成交金額 2% 之現金回贈；或 (2)成交金額 1.5% 之現金回贈；或 (3)成交金額 1% 之現金回贈；或 (4)成交金額 0.5% 之現金回贈。詳情以相關交易文件條款及條件作準。

# 以賣方代表律師實際收到款項日期計算

**“Cash Rebate for Early Settlement” Benefit (Only applicable to “Regular Payment Plan”)**

A cash rebate of (1) 2% of Transaction Price; or (2) 1.5% of Transaction Price; or (3) 1% of Transaction Price; or (4) 0.5% of Transaction Price will be provided to the Purchaser if the Purchaser settles each part payment and the balance of the Transaction Price (1) within 180 days#; or (2) after 180 days but within 300 days#; or (3) after 300 days but within 390 days#; or (4) after 390 days but within 420 days# after signing the preliminary agreement for sale and purchase respectively. Subject to the terms and conditions of the relevant transaction documents.

# subject to the actual date of payment(s) received by Vendor’s solicitors

(d) (只適用於「即供付款計劃二」)

買方簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，而一經揀選後便不得更改)：

(1) 額外售價 15% 折扣

或

(2) 代繳從價印花稅(上限為成交金額 15%)優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 15%)。

或

(3) 代繳買家印花稅(上限為成交金額 15%)優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的買家印花稅(上限為成交金額的 15%)。

或

(4) (i) 額外售價 10.75% 折扣 及

(ii) 代繳從價印花稅(上限為成交金額 4.25%)優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 4.25%)。

或

(5) (i) 額外售價 11.25% 折扣； 及

(ii) 代繳從價印花稅(上限為成交金額 3.75%)優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 3.75%)。

# 以賣方代表律師實際收到款項日期計算

(Only applicable to “Immediate Mortgage Payment Plan II”)

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase, and it cannot be changed after selected):

(1) An extra 15% discount from the Price

**OR**

(2) “Ad Valorem Stamp Duty (maximum 15% of the Transaction Price)” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 15% of the Transaction Price).

**OR**

(3) “Buyer’s Stamp Duty” (maximum 15% of the Transaction Price) Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Buyer’s Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 15% of the Transaction Price).

**OR**

(4) (i) An extra 10.75% discount from the Price; **AND**

(ii) “Ad Valorem Stamp Duty (maximum 4.25% of the Transaction Price)” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 4.25% of the Transaction Price).

**OR**

(5) (i) An extra 11.25% discount from the Price; **AND**

(ii) “Ad Valorem Stamp Duty (maximum 3.75% of the Transaction Price)” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 3.75% of the Transaction Price).

# subject to the actual date of payment(s) received by Vendor's solicitors

(e) (只適用於「名海建築期付款計劃」)

買方簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，而一經揀選後便不得更改)：

(1) (i) 額外售價 15% 折扣； 及

(ii)(a) 「成交金額 80%<sup>@</sup> 第一按揭」安排 II； 或

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司(「介紹之第一承按人」)申請最高達成交金額之 80%<sup>@</sup> 或物業估價(由介紹之第一承按人釐定)之 80%<sup>@</sup>(以較低者為準)之第一按揭(「第一按揭」)。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。
2. 買方須以所購發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示 或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

<sup>@</sup> 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

(b) 「成交金額 30%<sup>@</sup> 第二按揭」安排

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司(「介紹之第二承按人」)申請最高達成交金額之 30%<sup>@</sup> 或物業估價(由介紹之第二承按人釐定)之 30%<sup>@</sup>(以較低者為準)之第二按揭(「第二按揭」)。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>(以較低者為準)，第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及/或任何第二按揭相關事宜而賣方提出任何申索。

<sup>@</sup>在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

或

(2) (i) 額外售價 10.75% 折扣； 及

(ii) 代繳從價印花稅(上限為成交金額 4.25%)優惠； 及

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 4.25%)。

(iii) (a) 「成交金額 75%<sup>@</sup> 第一按揭」安排； 或

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司(「介紹之第一承按人」)申請最高達成交金額之 75%<sup>@</sup> 或物業估價(由介紹之第一承按人釐定)之 75%<sup>@</sup>(以較低者為準)之第一按揭(「第一按揭」)。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。

2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

@ 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

**(b) 「成交金額 30%<sup>@</sup> 第二按揭」安排**

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 30%<sup>@</sup> 或物業估價（由介紹之第二承按人釐定）之 30%<sup>@</sup>（以較低者為準）之第二按揭（「第二按揭」）。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>（以較低者為準），第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及/或任何第二按揭相關事宜而賣方提出任何申索。

@在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

或

**(3) (i) 額外售價 11.25% 折扣；及**

**(ii) 代繳從價印花稅(上限為成交金額 3.75%)優惠； 及**

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 3.75%)。

**(iii) (a) 「成交金額 75%<sup>@</sup> 第一按揭」安排； 或**

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司（「介紹之第一承按人」）申請最高達成交金額之 75%<sup>@</sup> 或物業估價（由介紹之第一承按人釐定）之 75%<sup>@</sup>（以較低者為準）之第一按揭（「第一按揭」）。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。
2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

@ 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

(b) 「成交金額 30%<sup>@</sup> 第二按揭」安排

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 30%<sup>@</sup> 或物業估價（由介紹之第二承按人釐定）之 30%<sup>@</sup>（以較低者為準）之第二按揭（「第二按揭」）。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>（以較低者為準），第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及或任何第二按揭相關事宜而賣方提出任何申索。

<sup>@</sup>在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

# 以賣方代表律師實際收到款項日期計算

(Only applicable to “El Mar Regular Payment Plan”)

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase, and it cannot be changed after selected):

- (1) (i) **An extra 15% discount from the Price; AND**  
(ii)(a) **The arrangement of “first mortgage for 80% of Transaction Price<sup>@</sup>” II; OR**

The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 18 months.
4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P -2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

- (b) **The arrangement of “second mortgage for 30% of Transaction Price<sup>@</sup>”**

The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price<sup>@</sup> or 30% of the valuation of the property<sup>@</sup> (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement. The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit. The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.  
 @ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**OR**

- (2) (i) **An extra 10.75% discount from the Price; AND**  
 (ii) **“Ad Valorem Stamp Duty (maximum 4.25% of the Transaction Price)” Benefit; AND**  
 Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 4.25% of the Transaction Price).  
 (iii)(a) **The arrangement of “first mortgage for 75% of Transaction Price<sup>@</sup>”; OR**  
 The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 75% of the Transaction Price<sup>@</sup> or 75% of the valuation of the property<sup>@</sup> (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:
1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
  2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
  3. The tenure of the First Mortgage is 18 months.
  4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P -2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
  5. The Purchaser is not required to have the stress test.
  6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
  7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement. The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit. The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.  
 @ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

- (b) **The arrangement of “second mortgage for 30% of Transaction Price<sup>@</sup>”**  
 The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price<sup>@</sup> or 30% of the valuation of the property<sup>@</sup> (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:
1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
  2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
  3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
  4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement. The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit. The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.  
 @ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**OR**

- (3) (i) **An extra 11.25% discount from the Price; AND**  
(ii) **“Ad Valorem Stamp Duty (maximum 3.75% of the Transaction Price)” Benefit; AND**

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 3.75% of the Transaction Price).

- (iii)(a) **The arrangement of “first mortgage for 75% of Transaction Price@”; OR**

The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 75% of the Transaction Price@ or 75% of the valuation of the property@ (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 18 months.
4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P -2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

@ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

- (b) **The arrangement of “second mortgage for 30% of Transaction Price@”**

The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price@ or 30% of the valuation of the property@ (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price@ or 80% of the valuation of the property@ (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.

@ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

# subject to the actual date of payment(s) received by Vendor’s solicitors

(f) (只適用於「即供付款計劃一」) (Only applicable to “Immediate Mortgage Payment Plan I”)

(i) 「成交金額 80%<sup>@</sup> 第一按揭」安排

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司 (「介紹之第一承接人」) 申請最高達成交金額之 80%<sup>@</sup> 或物業估價 (由介紹之第一承接人釐定) 之 80%<sup>@</sup> (以較低者為準) 之第一按揭 (「第一按揭」)。第一按揭及其申請受以下主要條款及條件規限：

1. 買方無須提供任何入息證明文件，但須提供介紹之第一承接人要求之其它證明文件。
2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 3 年。
4. 第一按揭之年利率為定息 2%。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承接人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承接人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承接人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視作就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

<sup>@</sup> 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

**The arrangement of “first mortgage for 80% of Transaction Price<sup>@</sup>”**

The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser is not required to provide any income proof, but is required to provide other necessary documents upon request from the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 3 years.
4. The interest rate of the First Mortgage is fixed at 2%.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

(ii) 「2% 現金回贈優惠」

如買方不論任何原因最終沒有採用「成交金額 80%<sup>@</sup> 第一按揭」安排，並依照買賣合約訂定的日期付清每一期樓款及成交金額餘款<sup>#</sup>，可獲賣方送出成交金額 2% 現金回贈。詳情以相關交易文件條款及條件作準。

<sup>#</sup> 以賣方代表律師實際收到款項日期計算



## 2% Cash Rebate Benefit

A cash rebate of 2% of the Transaction Price will be provided to the Purchaser if the Purchaser for whatever reasons does not adopt the arrangement of “first mortgage for 80% of Transaction Price<sup>@</sup>”, and settles each part payment and the balance of the Transaction Price in accordance to the payment dates stipulated in the agreement for sale and purchase#. Subject to the terms and conditions of the relevant transaction documents.

# subject to the actual date of payment(s) received by the Vendor’s solicitors.

### (g) 「成交金額 30%<sup>@</sup> 第二按揭」安排 (只適用於「即供付款計劃二」)

買方可向“Starcom Venture Limited”或賣方介紹之其他公司(「介紹之第二承按人」)申請最高達成交金額之 30%<sup>@</sup> 或物業估價(由介紹之第二承按人釐定)之 30%<sup>@</sup> (以較低者為準)之第二按揭(「第二按揭」)。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup> (以較低者為準)，第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及或任何第二按揭相關事宜而賣方提出任何申索。

<sup>@</sup>在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

### The arrangement of “second mortgage for 30% of Transaction Price<sup>@</sup>” (Only applicable to “Immediate Mortgage Payment Plan II”)

The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price<sup>@</sup> or 30% of the valuation of the property<sup>@</sup> (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

(h) 「三房及四房優先車位認購」優惠

- (i) 受制於合約，由「生效日」起(包括當日)，獲簽署臨時買賣合約購買下列指定住宅物業(下列指定住宅物業部分包括於此價單內，部份包括於發展項目其他不同價單內)之買方，可(1)以港幣\$2,500,000 元優先認購一個發展項目住客停車位 或 (2)以每個月港幣\$5,500 的許可佔用費優先獲許可佔用一個發展項目住客停車位，為期連續 12 個月，並可於該 12 個月期間內，以賣方當時訂定的售價（該售價將不少於港幣\$2,800,000 元）優先認購該車位。所有詳情（包括但不限於出售和許可佔用日期和時間、可供揀選的住客停車位、和許可佔用條款）將由賣方全權及絕對酌情決定，並容後公佈。詳情以相關交易文件條款及條件作準。本優惠名額為 8 個減去於「初始日」至「生效日」前一日期間（包括該兩日）獲相關買方簽署臨時買賣合約並根據「優惠價單」取得之「三房及四房優先車位認購」優惠的住宅物業之 A 或 C 單位（如有）的數目，先到先得。

第 1 及 2 座之 A 及 C 單位

- (ii) 受制於合約，由「生效日」起(包括當日)，獲簽署臨時買賣合約購買下列指定住宅物業(下列指定住宅物業部分包括於此價單內，部份包括於發展項目其他不同價單內)之買方，可(1)以港幣\$2,500,000 元優先認購一個發展項目住客停車位 或 (2)以每個月港幣\$5,500 的許可佔用費優先獲許可佔用一個發展項目住客停車位，為期連續 12 個月，並可於該 12 個月期間內，以賣方當時訂定的售價（該售價將不少於港幣\$2,800,000 元）優先認購該車位。所有詳情（包括但不限於出售和許可佔用日期和時間、可供揀選的住客停車位、和許可佔用條款）將由賣方全權及絕對酌情決定，並容後公佈。詳情以相關交易文件條款及條件作準。本優惠名額為 5 個減去於「初始日」至「生效日」前一日期間（包括該兩日）獲相關買方簽署臨時買賣合約並根據「優惠價單」取得之「三房及四房優先車位認購」優惠的住宅物業之 B 單位（如有）的數目，先到先得。

第 1 及 2 座之 B 單位

- (iii) 受制於合約，由「生效日」起(包括當日)，獲簽署臨時買賣合約購買下列指定住宅物業(下列指定住宅物業部分包括於此價單內，部份包括於發展項目其他不同價單內)之買方，可(1)以港幣\$2,500,000 元優先認購一個發展項目住客停車位 或 (2)以每個月港幣\$5,500 的許可佔用費優先獲許可佔用一個發展項目住客停車位，為期連續 12 個月，並可於該 12 個月期間內，以賣方當時訂定的售價（該售價將不少於港幣\$2,800,000 元）優先認購該車位。所有詳情（包括但不限於出售和許可佔用日期和時間、可供揀選的住客停車位、和許可佔用條款）將由賣方全權及絕對酌情決定，並容後公佈。詳情以相關交易文件條款及條件作準。本優惠名額為 5 個減去於「初始日」至「生效日」前一日期間（包括該兩日）獲相關買方簽署臨時買賣合約並根據「優惠價單」取得之「三房及四房優先車位認購」優惠的住宅物業之 D 單位（如有）的數目，先到先得。

第 1 及 2 座之 D 單位

不設 4 樓、13 樓、14 樓及 24 樓

「生效日」指 2021 年 9 月 20 日。

「初始日」指 2021 年 2 月 14 日（適用於上文(i)及(ii)項）或 2021 年 3 月 26 日（適用於上文(iii)項）。

「優惠價單」指發展項目價單 1C 至其「之前最近修改版本」、2C 至其「之前最近修改版本」、3C 至其「之前最近修改版本」、4B 至其「之前最近修改版本」及 5B 至其「之前最近修改版本」號（適用於上文(i)及(ii)項）或發展項目價單 1E 至其「之前最近修改版本」、2E 至其「之前最近修改版本」、3E 至其「之前最近修改版本」、4D 至其「之前最近修改版本」及 5D 至其「之前最近修改版本」號（適用於上文(iii)項）。

「之前最近修改版本」，就一價單而言，指其於「生效日」前一日當其時有效之版本，即就本價單而言，指緊接本價單版本之前的版本。

**“Carpark Purchasing Priority for 3&4 Bedrooms” Benefit**

- (i) Subject to contract, from (and inclusive of) the Effective Date, the Purchasers who signs the preliminary agreements for sale and purchase to purchase the following designated residential properties (some of which are included in this price list and some of which are included in other price lists of the Development) will have (1) a priority to purchase a residential parking space in the Development at a transaction price of HK\$2,500,000 **OR** (2) a priority in obtaining a licence at the monthly licence fee of HK\$5,500 of a residential parking space in the Development for 12 consecutive months and the priority to purchase that parking space within that 12-month period at the then selling price set by the Vendor (which will be not less than HK\$2,800,000), for each such designated residential property purchased. Details (including without limitation the date and time of sale and licence, residential parking spaces available for selecting and terms of the licence) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Subject to the terms and conditions of the relevant transaction documents. This benefit is subject to a quota of 8 less such number of Flats A or C of residential properties of which the respective Purchasers have signed the relevant preliminary agreements for sale and purchase with the benefit of “Carpark Purchasing Priority for 3&4 Bedrooms” Benefit under the Benefit Price Lists between the Initial Date and the day before the Effective Date (both dates inclusive), if any. First come first served.

Flats A & C of Towers 1 & 2

- (ii) Subject to contract, from (and inclusive of) the Effective Date, the Purchasers who signs the preliminary agreements for sale and purchase to purchase the following designated residential properties (some of which are included in this price list and some of which are included in other price lists of the Development) will have (1) a priority to purchase a residential parking space in the Development at a transaction price of HK\$2,500,000 **OR** (2) a priority in obtaining a licence at the monthly licence fee of HK\$5,500 of a residential parking space in the Development for 12 consecutive months and the priority to purchase that parking space within that 12-month period at the then selling price set by the Vendor (which will be not less than HK\$2,800,000), for each such designated residential property purchased. Details (including without limitation the date and time of sale and licence, residential parking spaces available for selecting and terms of the licence) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Subject to the terms and conditions of the relevant transaction documents. This benefit is subject to a quota of 5 less such number of Flat B of residential properties of which the respective Purchasers have signed the relevant preliminary agreements for sale and purchase with the benefit of “Carpark Purchasing Priority for 3&4 Bedrooms” Benefit under the Benefit Price Lists between the Initial Date and the day before the Effective Date (both dates inclusive), if any. First come first served.

Flat B of Towers 1 & 2

- (iii) Subject to contract, from (and inclusive of) the Effective Date, the Purchasers who signs the preliminary agreements for sale and purchase to purchase the following designated residential properties (some of which are included in this price list and some of which are included in other price lists of the Development) will have (1) a priority to purchase a residential parking space in the Development at a transaction price of HK\$2,500,000 **OR** (2) a priority in obtaining a licence at the monthly licence fee of HK\$5,500 of a residential parking space in the Development for 12 consecutive months and the priority to purchase that parking space within that 12-month period at the then selling price set by the Vendor (which will be not less than HK\$2,800,000), for each such designated residential property purchased. Details (including without limitation the date and time of sale and licence, residential parking spaces available for selecting and terms of the licence) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Subject to the terms and conditions of the relevant transaction documents. This benefit is subject to a quota of 5 less such number of Flat D of residential properties of which the respective Purchasers have signed the relevant preliminary agreements for sale and purchase with the benefit of “Carpark Purchasing Priority for 3&4 Bedrooms” Benefit under the Benefit Price Lists between the Initial Date and the day before the Effective Date (both dates inclusive), if any. First come first served.

4/F, 13/F, 14/F and 24/F are omitted.

“Effective Date” means 20 September 2021.

“Initial Date” means 14 February 2021 (applicable to items (i) and (ii) above) or 26 March 2021 (applicable to item (iii) above).

“Benefit Price Lists” means price list nos. 1C to its Previous Latest Revised Version, 2C to its Previous Latest Revised Version, 3C to its Previous Latest Revised Version, 4B to its Previous Latest Revised Version and 5B to its Previous Latest Revised Version (applicable to items (i) and (ii) above); or price list nos. 1E to its Previous Latest Revised Version, 2E to its Previous Latest Revised Version, 3E to its Previous Latest Revised Version, 4D to its Previous Latest Revised Version and 5D to its Previous Latest Revised Version (applicable to item (iii) above).

“Previous Latest Revised Version” in respect of a price list, means the version effective as at the day before the Effective Date, i.e. in respect of this price list, means the version immediately before this version of this price list.

(i) (只適用於「**建築期付款計劃**」)

買方簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，而一經揀選後便不得更改)：

(1) (i) **額外售價 15% 折扣； 及**

(ii)(a) **「成交金額 80%<sup>@</sup> 第一按揭」安排 II； 或**

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司(「介紹之第一承按人」)申請最高達成交金額之 80%<sup>@</sup> 或物業估價(由介紹之第一承按人釐定)之 80%<sup>@</sup>(以較低者為準)之第一按揭(「第一按揭」)。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。
2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

@ 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

(b) **「成交金額 30%<sup>@</sup> 第二按揭」安排**

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司(「介紹之第二承按人」)申請最高達成交金額之 30%<sup>@</sup> 或物業估價(由介紹之第二承按人釐定)之 30%<sup>@</sup>(以較低者為準)之第二按揭(「第二按揭」)。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>(以較低者為準)，第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及/或任何第二按揭相關事宜而賣方提出任何申索。

@在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

或

(2) (i) **代繳從價印花稅(上限為成交金額 15%)優惠； 及**

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 15%)。

(ii) (a) **「成交金額 65%<sup>@</sup> 第一按揭」安排； 或**

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司（「介紹之第一承按人」）申請最高達成交金額之 65%<sup>@</sup> 或物業估價（由介紹之第一承按人釐定）之 65%<sup>@</sup>（以較低者為準）之第一按揭（「第一按揭」）。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。
2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

@ 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

**(b) 「成交金額 30%<sup>@</sup> 第二按揭」安排**

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 30%<sup>@</sup> 或物業估價（由介紹之第二承按人釐定）之 30%<sup>@</sup>（以較低者為準）之第二按揭（「第二按揭」）。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>（以較低者為準），第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及/或任何第二按揭相關事宜而賣方提出任何申索。

@在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

或

**(3) (i) 代繳買家印花稅(上限為成交金額 15%)優惠； 及**

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的買家印花稅(上限為成交金額的 15%)。

**(iii) (a) 「成交金額 65%<sup>@</sup> 第一按揭」安排； 或**

買方可向 “Winchesto Finance Company Limited” 或 賣方介紹之其他公司（「介紹之第一承按人」）申請最高達成交金額之 65%<sup>@</sup> 或物業估價（由介紹之第一承按人釐定）之 65%<sup>@</sup>（以較低者為準）之第一按揭（「第一按揭」）。第一按揭及其申請受以下主要條款及條件規限：

1. 買方須依照介紹之第一承按人之要求提供足夠之入息證明文件。
2. 買方須以所購之發展項目住宅物業之第一衡平法按揭及第一法定按揭作抵押。
3. 第一按揭年期為 18 個月。
4. 第一按揭之年利率以介紹之第一承按人引用之最優惠利率(P)減 2% (P-2%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
5. 買方無須通過壓力測試。
6. 買方於提取第一按揭後只須就所提取之第一按揭貸款額每月支付利息。買方並必須於第一按揭年期完結前還清所有第一按揭之本金及利息。
7. 所有第一按揭之文件必須由介紹之賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 **Padraic Finance Limited** 查詢清楚第一按揭之按揭條款及條件、批核條件及申請手續。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

有關第一按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第一承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無亦不得被視為就第一按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第一按揭的批核或不批核及/或任何第一按揭相關事宜而賣方提出任何申索。

@ 在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

**(b) 「成交金額 30%<sup>@</sup> 第二按揭」安排**

買方可向 “Starcom Venture Limited” 或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 30%<sup>@</sup> 或物業估價（由介紹之第二承按人釐定）之 30%<sup>@</sup>（以較低者為準）之第二按揭（「第二按揭」）。第一按揭加第二按揭總貸款額合共不超過成交金額之 80%<sup>@</sup> 或物業估價之 80%<sup>@</sup>（以較低者為準），第二按揭及其申請受以下主要條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 36 個月的年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% p.a. (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其他開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件及申請手續。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

有關第二按揭之按揭條款及條件以及申請之相關安排及批核一概以介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方無需為此負責。不論按揭貸款獲批與否，買方仍須按買賣合約完成交易及繳付成交金額全數。賣方並無或不得被視為就第二按揭之按揭條款及條件以及申請之相關安排及批核作出任何不論明示或隱含之陳述、承諾或保證。買方不得就由於或有關第二按揭的批核或不批核及或任何第二按揭相關事宜而賣方提出任何申索。

<sup>@</sup>在考慮決定最高貸款額時，會先從成交金額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(如有)及其它優惠(如有)的價值。

# 以賣方代表律師實際收到款項日期計算

(Only applicable to “Regular Payment Plan”)

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase, and it cannot be changed after selected):

- (1) (i) **An extra 15% discount from the Price; AND**  
(ii)(a) **The arrangement of “first mortgage for 80% of Transaction Price<sup>@</sup>” II; OR**

The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 18 months.
4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P -2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price.

No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**(b) The arrangement of “second mortgage for 30% of Transaction Price<sup>@</sup>”**

The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price<sup>@</sup> or 30% of the valuation of the property<sup>@</sup> (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.

4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors' firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.

@ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**OR**

**(2) (i) "Ad Valorem Stamp Duty (maximum 15% of the Transaction Price)" Benefit; AND**

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 15% of the Transaction Price).

**(ii)(a) The arrangement of "first mortgage for 65% of Transaction Price@"; OR**

The Purchaser may apply to "Winchesto Finance Company Limited" or any other company referred by the Vendor (the "Referred First Mortgagee") for first mortgage with a maximum loan amount equivalent to 65% of the Transaction Price@ or 65% of the valuation of the property@ (as determined by the Referred First Mortgagee) (whichever is lower) (the "First Mortgage"). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 18 months.
4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P-2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors' firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

@ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**(b) The arrangement of "second mortgage for 30% of Transaction Price@"**

The Purchaser may apply to "Starcom Venture Limited" or any other company referred by the Vendor (the "Referred Second Mortgagee") for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price@ or 30% of the valuation of the property@ (as determined by the Referred Second Mortgagee) (whichever is lower) (the "Second Mortgage"). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price@ or 80% of the valuation of the property@ (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser's total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors' firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.

@ The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**OR**

**(3) (i) “Buyer’s Stamp Duty” (maximum 15% of the Transaction Price) Benefit; AND**

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Buyer’s Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser (subject however to a cap of 15% of the Transaction Price).

**(ii)(a) The arrangement of “first mortgage for 65% of Transaction Price<sup>@</sup>”; OR**

The Purchaser may apply to “Winchesto Finance Company Limited” or any other company referred by the Vendor (the “Referred First Mortgagee”) for first mortgage with a maximum loan amount equivalent to 65% of the Transaction Price<sup>@</sup> or 65% of the valuation of the property<sup>@</sup> (as determined by the Referred First Mortgagee) (whichever is lower) (the “First Mortgage”). The First Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall provide sufficient proof of income in accordance with the requirements of the Referred First Mortgagee.
2. The First Mortgage shall be secured by a first equitable mortgage and a first legal mortgage over the residential property purchased in the Development.
3. The tenure of the First Mortgage is 18 months.
4. The interest rate of the First Mortgage shall be Prime Rate (P) - 2% (P -2%). Prime Rate (P) is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
5. The Purchaser is not required to have the stress test.
6. After the drawdown of the First Mortgage, the Purchaser shall pay the interest of the First Mortgage only to the Referred First Mortgagee each month. The Purchaser shall repay all the principal and interest of the First Mortgage within the tenure of the First Mortgage.
7. All legal documents in relation to the First Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications and the relevant arrangements thereof for the First Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the First Mortgage and/or any matters relating to the First Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

**(b) The arrangement of “second mortgage for 30% of Transaction Price<sup>@</sup>”**

The Purchaser may apply to “Starcom Venture Limited” or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price<sup>@</sup> or 30% of the valuation of the property<sup>@</sup> (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price<sup>@</sup> or 80% of the valuation of the property<sup>@</sup> (whichever is lower). The Second Mortgage and its application are subject to the following key terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 36 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% per annum (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

The terms and conditions and the approval of applications for the Second Mortgage are subject to the final decision of the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). Irrespective of whether the mortgage loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full transaction price. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the Second Mortgage. The Purchaser shall have no claim whatsoever against the Vendor as a result of or in connection with the approval or disapproval of the Second Mortgage and/or any matters relating to the Second Mortgage.

<sup>@</sup> The value of all cash rebates (if any) and other benefits (if any) made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price in determining the maximum loan amount.

# subject to the actual date of payment(s) received by Vendor’s solicitors

4)(iv) 誰人負責支付買賣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:**

- (a) 如買方選用賣方指定之代表律師作為買方之代表律師同時處理其買賣合約、按揭及轉讓契等法律文件，賣方同意為買方支付買賣合約及轉讓契兩項法律文件之律師費用。如買方選擇另聘代表律師作為買方之代表律師處理其買賣合約、按揭及轉讓契等法律文件，買方及賣方須各自負責有關買賣合約及其他轉讓契兩項法律文件之律師費用。  
If the purchaser appoints the Vendor's solicitors to act on his/her behalf in respect of all legal documents in relation to the purchase, the Vendor agrees to bear the legal cost of the agreement for sale and purchase and the assignment. If the purchaser chooses to instruct his own solicitors to act for him in relation to the purchase, each of the Vendor and purchaser shall pay his own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.
- (b) 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契的印花稅(包括但不限於任何買方提名書或轉售(如有)的印花稅、「額外印花稅」(按《印花稅條例》所定義)、買家印花稅(按《印花稅條例》所定義)及任何與過期繳付任何印花稅有關的罰款、利息及附加費等)。  
All stamp duties on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment (including without limitation any stamp duty on, if any, nomination or sub-sale, any "special stamp duty" defined in the Stamp Duty Ordinance, any "buyer's stamp duty" defined in the Stamp Duty Ordinance and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the purchasers.

4)(v) 買方須為就買賣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:**

有關其他法律文件之律師費如：附加合約、買方提名書、有關樓宇交易之地契、大廈公契及其他樓契之核證費、查冊費、註冊費、圖則費及其他實際支出等等，均由買方負責，一切有關按揭之律師費及其他費用均由買方負責。

All legal costs and charges in relation to other legal documents such as supplemental agreement, nomination, certifying fee for Government Lease, deed of mutual covenant and all other title documents, search fee, registration fee, plan fee and all other disbursements shall be borne by the Purchaser. The Purchaser shall also pay and bear the legal costs and disbursements in respect of any mortgage.

5) 賣方已委任地產代理在發展項目中的指明住宅物業的出售過程中行事：

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

賣方委任的代理：

Agent appointed by the Vendor:

長江實業地產發展有限公司

Cheung Kong Property Development Limited

長江實業地產發展有限公司委任的次代理：

Sub-agents appointed by Cheung Kong Property Development Limited:

中原地產代理有限公司 Centaline Property Agency Limited

美聯物業代理有限公司 Midland Realty International Limited

利嘉閣地產有限公司 Ricacorp Properties Limited

香港置業(地產代理)有限公司 Hong Kong Property Services (Agency) Limited

世紀 21 集團有限公司 及 旗下特許經營商 Century 21 Group Limited and Franchisees

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

云房網絡(香港)代理有限公司 Qfang Network (Hongkong) Agency Limited

香港地產代理商總會有限公司 及 其特許會員 Hong Kong Real Estate Agencies General Association Limited & Chartered Members

佳誠物業顧問有限公司 Ka Shing Property Consultants Limited

富康盛地產顧問有限公司 Fu Hong Shing Property Consultant Limited

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

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

6) 賣方就發展項目指定的互聯網網站的網址為: **www.el-futuro.com.hk**

The address of the website designated by the vendor for the Development is: **www.el-futuro.com.hk**