

價單 Price List

第一部份：基本資料

Part 1: Basic Information

期數名稱 Name of Phase	日出康城的第IVB期 Phase IVB of LOHAS Park	期數 (如有) Phase No. (if any)	第IVB期^ Phase IVB^
期數位置 Location of Phase	康城路1號 1 Lohas Park Road		
期數中的住宅物業的總數 The total number of residential properties in the Phase		1,132	

印製日期 Date of Printing	價單編號 Number of Price List
04 May 2023	9

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
無 NIL	無 NIL	無 NIL

^備註:

日出康城的第IVB期中第3座(3A及3B)及第5座(5A及5B)稱為「晉海II」。

^Remarks:

Tower 3(3A & 3B) and Tower 5(5A & 5B) of and in Phase IVB of LOHAS Park are called "Wings at Sea II".

第二部份：面積及售價資料

Part 2: Information on Area and Price

物業的描述 Description of Residential Property			實用面積 (包括露台, 工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air- conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
第3座 (3A) Tower 3 (3A)	56	D	31.790 (342) 露台 Balcony:2.036 (22) 工作平台 Utility Platform:0.000 (0)	8,618,000	271,092 (25,199)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	55	D	31.790 (342) 露台 Balcony:2.036 (22) 工作平台 Utility Platform:0.000 (0)	8,597,000	270,431 (25,137)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	53	F	31.851 (343) 露台 Balcony:2.014 (22) 工作平台 Utility Platform:0.000 (0)	8,576,000	269,254 (25,003)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	52	F	31.851 (343) 露台 Balcony:2.014 (22) 工作平台 Utility Platform:0.000 (0)	8,554,000	268,563 (24,939)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	51	F	31.851 (343) 露台 Balcony:2.014 (22) 工作平台 Utility Platform:0.000 (0)	8,533,000	267,904 (24,878)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	50	F	31.851 (343) 露台 Balcony:2.014 (22) 工作平台 Utility Platform:0.000 (0)	8,512,000	267,244 (24,816)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	49	F	31.851 (343) 露台 Balcony:2.014 (22) 工作平台 Utility Platform:0.000 (0)	8,490,000	266,554 (24,752)	-	-	-	-	-	-	-	-	-	
第3座 (3A) Tower 3 (3A)	2	F	29.837 (321) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	8,520,000	285,551 (26,542)	-	-	-	14.480 (156)	-	-	-	-	-	

物業的描述 Description of Residential Property			實用面積 (包括露台, 工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air- conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
第3座 (3B) Tower 3 (3B)	56	C	45.321 (488) 露台 Balcony:2.049 (22) 工作平台 Utility Platform:1.523 (16)	11,085,000	244,589 (22,715)	-	-	-	-	-	-	34.969 (376)	-	-	-
第3座 (3B) Tower 3 (3B)	55	C	43.798 (471) 露台 Balcony:2.049 (22) 工作平台 Utility Platform:0.000 (0)	10,321,000	235,650 (21,913)	-	-	-	2.024 (22)	-	-	-	-	-	-
第3座 (3B) Tower 3 (3B)	48	E	46.371 (499) 露台 Balcony:2.003 (22) 工作平台 Utility Platform:1.503 (16)	10,648,000	229,626 (21,339)	-	-	-	-	-	-	-	-	-	-
第3座 (3B) Tower 3 (3B)	2	E	42.902 (462) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	10,466,000	243,951 (22,654)	-	-	-	14.515 (156)	-	-	-	-	-	-
第5座 (5A) Tower 5 (5A)	59	C	45.916 (494) 露台 Balcony:2.049 (22) 工作平台 Utility Platform:1.523 (16)	11,069,000	241,071 (22,407)	-	-	-	-	-	-	36.039 (388)	-	-	-

第三部份:其他資料

Part 3:Other Information

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

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

第 52(1)條 / Section 52(1)

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

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

第 53(2)條 / Section 53(2)

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

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

第 53(3) 條 / Section 53(3)

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

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

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

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

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

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

(4)(G2) 90日付款計劃
90 Days Payment Plan

(4)(G2)(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5% 之金額作為臨時訂金，其中港幣\$100,000 作為部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票支付，本票及支票抬頭請寫『的近律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s). The cashier order(s) and cheque(s) should be made payable to “DEACONS”.

1. 臨時訂金即樓價 5% (『臨時訂金』)於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
A preliminary deposit equivalent to 5% of the purchase price (“preliminary deposit”) shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
2. 樓價 95%(樓價餘額)於簽署臨時買賣合約的日期後 90 日內繳付。
95% of the purchase price (balance of purchase price) shall be paid within 90 days after the date of signing of the preliminary agreement for sale and purchase.

註：成交日不可早於簽署臨時買賣合約的日期後 60 日。

Remark: The date of completion shall not be earlier than 60 days after the date of signing of the preliminary agreement for sale and purchase.

(4)(G2)(ii) 售價獲得折扣的基礎
The basis on which any discount on the price is available

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(G2)段所述的付款計劃之買方，可獲 4% 售價折扣優惠。

A 4% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(G2).

2. 置業售價折扣
Home Purchase Price Discount

買方可獲 8% 售價折扣優惠。

The Purchaser will be offered 8% discount on the price.

3. 特別折扣
Special Discount

買方可獲6%售價折扣優惠。
The Purchaser will be offered 6% discount on the price.

4. 新地會會員售價折扣優惠
Price Discount Offer for SHKP Club Member

如買方為新地會會員(即在簽署臨時買賣合約當日或之前，最少一位個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以公司名義)須為新地會會員)，買方可獲1%售價折扣優惠。
If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(4)(G2)(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

除第(4)(G2)(ii)段所述之售價折扣(如適用)外，選擇第(4)(G2)段所述付款計劃之買方可享以下由寶股有限公司(「發展商」)提供或安排的贈品、財務優惠或利益(「發展商優惠」)。

In addition to the discount on the price mentioned in paragraph (4)(G2)(ii) (if applicable), the following gift, financial advantage or benefit (“the Developer’s Offers”) are offered or arranged by Globaluck Limited (“the Developer”) to the Purchaser who chooses the payment plan mentioned in paragraph (4)(G2).

第(4)(G2)(iii)段所述之贈品、財務優惠或利益由發展商提供或安排。賣方(即香港鐵路有限公司)與該等贈品、財務優惠或利益無關，亦不會就相關之申索承擔任何責任。所有有關該等贈品、財務優惠或利益的申索或爭議，買方應根據下文直接聯絡發展商或相關提供者(視情況而定)。

The gift, financial advantage or benefit stated in paragraph (4)(G2)(iii) are offered or arranged by the Developer. The Vendor (i.e. MTR Corporation Limited) is not related to such gift, financial advantage or benefit and shall not be responsible for any claims in relation thereto. All claims and disputes relating to such gift, financial advantage or benefit shall be directed to the Developer or the relevant provider (as the case may be) as prescribed below.

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業(但不包括住宅物業的花園內的園景及盆栽(如有))有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人(不包括發展商)之行為或疏忽造成，買方可於住宅物業的成交日起計3年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首3年保修優惠受其他條款及細則約束。賣方將不會就首3年保修優惠承擔任何直接或間接的責任或損失。

Without affecting the Purchaser's rights under the agreement for sale and purchase, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the residential property rectify any defects (fair wear and tear excepted) to the residential property (excluding the landscaped area and potted plants in the garden of the residential property (if any)) caused otherwise than by the act or neglect of any person (excluding the Developer). The First 3 Years Warranty Offer is subject to other terms and conditions. The Vendor shall not be responsible for any direct or indirect liabilities or losses in connection with the First 3 Years Warranty Offer.

2. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

(a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購地政總署署長已發出預售樓花同意書或轉讓同意書的發展項目第IVA期內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser of a residential property that is marked with a “#” in the price list is entitled to have an option to purchase one residential car parking space in Phase IVA of the Development in respect of which presale consent(s) or consent(s) to assign has/have been issued by the Director of Lands. The Purchaser can exercise his/her/its option to purchase residential car parking space in accordance with the time limit and manner as prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor.

(b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。

If the Purchaser does not exercise the option to purchase residential car parking space in accordance with the time limit and manner prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor, the option to purchase residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

(c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。

The price and sales arrangements of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

3. 輕鬆稅務安排(只適用於一房單位)

Easy Tax Arrangement (only applicable to 1-bedroom units)

如買方為特選置業人士，買方可享有輕鬆稅務安排。詳情請參閱附錄2。

If the Purchaser is a selected homebuyer, the Purchaser shall be eligible for the Easy Tax Arrangement. Please see Annex 2 for details.

(4)(H2) 180 日付款計劃
180 Days Payment Plan

(4)(H2)(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5% 之金額作為臨時訂金，其中港幣\$100,000 作為部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票支付，本票及支票抬頭請寫『的近律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s). The cashier order(s) and cheque(s) should be made payable to “DEACONS”.

1. 臨時訂金即樓價 5% (『臨時訂金』) 於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
A preliminary deposit equivalent to 5% of the purchase price (“preliminary deposit”) shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
2. 加付訂金即樓價 5% 於簽署臨時買賣合約的日期後 90 日內繳付。
A further deposit equivalent to 5% of the purchase price shall be paid within 90 days after the date of signing of the preliminary agreement for sale and purchase.
3. 樓價 90% (樓價餘額) 於簽署臨時買賣合約的日期後 180 日內繳付。
90% of the purchase price (balance of purchase price) shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.

註：成交日不可早於簽署臨時買賣合約的日期後 60 日。

Remark: The date of completion shall not be earlier than 60 days after the date of signing of the preliminary agreement for sale and purchase.

(4)(H2)(ii) 售價獲得折扣的基礎
The basis on which any discount on the price is available

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(H2)段所述的付款計劃之買方，可獲 3% 售價折扣優惠。

A 3% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(H2).

2. 置業售價折扣
Home Purchase Price Discount

買方可獲8%售價折扣優惠。
The Purchaser will be offered 8% discount on the price.

3. 特別折扣
Special Discount

買方可獲6%售價折扣優惠。
The Purchaser will be offered 6% discount on the price.

4. 新地會會員售價折扣優惠
Price Discount Offer for SHKP Club Member

如買方為新地會會員(即在簽署臨時買賣合約當日或之前，最少一位個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以公司名義)須為新地會會員)，買方可獲1%售價折扣優惠。

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

(4)(H2)(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

除第(4)(H2)(ii)段所述之售價折扣(如適用)外，選擇第(4)(H2)段所述付款計劃之買方可享以下由寶殷有限公司(「發展商」)提供或安排的贈品、財務優惠或利益(「發展商優惠」)。

In addition to the discount on the price mentioned in paragraph (4)(H2)(ii) (if applicable), the following gift, financial advantage or benefit (“the Developer’s Offers”) are offered or arranged by Globaluck Limited (“the Developer”) to the Purchaser who chooses the payment plan mentioned in paragraph (4)(H2).

第(4)(H2)(iii)段所述之贈品、財務優惠或利益由發展商提供或安排。賣方(即香港鐵路有限公司)與該等贈品、財務優惠或利益無關，亦不會就相關之申索承擔任何責任。所有有關該等贈品、財務優惠或利益的申索或爭議，買方應根據下文直接聯絡發展商或相關提供者(視情況而定)。

The gift, financial advantage or benefit stated in paragraph (4)(H2)(iii) are offered or arranged by the Developer. The Vendor (i.e. MTR Corporation Limited) is not related to such gift, financial advantage or benefit and shall not be responsible for any claims in relation thereto. All claims and disputes relating to such gift, financial advantage or benefit shall be directed to the Developer or the relevant provider (as the case may be) as prescribed below.

1. 貸款優惠
Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

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

- (a) 備用第一按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

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

備用第一按揭貸款的最高金額為淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。有關利率請參閱以下列表。詳情請參閱附錄1(a)。

The maximum amount of the Standby First Mortgage Loan shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The relevant interest rates are specified in the table below. Please see Annex 1(a) for details.

備用第一按揭貸款金額 The Amount of the Standby First Mortgage Loan	利率 Interest rate
高於淨樓價的70%但不高於淨樓價的80% Higher than 70% of the net purchase price but not higher than 80% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.
不高於淨樓價的70% Not higher than 70% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.

- (b) 備用第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

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

備用第二按揭貸款的最高金額為淨樓價的30%，惟第一按揭貸款(由第一按揭銀行提供)及備用第二按揭貸款總金額不可超過淨樓價的80%，或應繳付之樓價餘額，以較低者為準。有關利率請參閱以下列表。詳情請參閱附錄1(b)。

The maximum amount of the Standby Second Mortgage Loan shall be 30% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Standby Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. The relevant interest rates are specified in the table below. Please see Annex 1(b) for details.

備用第二按揭貸款金額 The Amount of the Standby Second Mortgage Loan	利率 Interest rate
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<p>高於淨樓價的20%但不高於淨樓價的30% Higher than 20% of the net purchase price but not higher than 30% of the net purchase price</p>	<p>首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.</p>
<p>不高於淨樓價的20% Not higher than 20% of the net purchase price</p>	<p>首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.</p>

- (c) King’s Key (只適用於買方為個人)
King’s Key (applicable only to the Purchaser who is an individual)

King’s Key 分為兩部份：A 部份(用於繳付樓價餘額)的最高貸款金額為樓價 90% 及(如適用)B 部份(用於償還現有物業的按揭貸款)的最高貸款金額為樓價 30%。詳情請參閱附錄 1(c)。

King’s Key is divided into two tranches: the maximum loan amount of Tranche A (for payment of the balance of the purchase price) shall be 90% of the purchase price and (if applicable) the maximum loan amount of Tranche B (for repayment of the mortgage loan of the Existing Property) shall be 30% of the purchase price. Please see Annex 1(c) for details.

上文『淨樓價』一詞指扣除所有優惠(如適用)後的住宅物業之樓價。

The term “net purchase price” above means the amount of the purchase price of the residential property after deducting all benefits (if applicable).

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業(但不包括住宅物業的花園內的園景及盆栽(如有))有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人(不包括發展商)之行為或疏忽造成，買方可於住宅物業的成交日起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。賣方將不會就首 3 年保修優惠承擔任何直接或間接的責任或損失。

Without affecting the Purchaser’s rights under the agreement for sale and purchase, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the residential property rectify any defects (fair wear and tear excepted) to the residential property (excluding the landscaped area and potted plants in the garden of the residential property (if any)) caused otherwise than by the act or neglect of any person (excluding the Developer). The First 3 Years Warranty Offer is subject to other terms and conditions. The Vendor shall not be responsible for any direct or indirect liabilities or losses in connection with the First 3 Years Warranty Offer.

3. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購地政總署署長已發出預售樓花同意書或轉讓同意書的發展項目第IVA期內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser of a residential property that is marked with a “#” in the price list is entitled to have an option to purchase one residential car parking space in Phase IVA of the Development in respect of which presale consent(s) or consent(s) to assign has/have been issued by the Director of Lands. The Purchaser can exercise his/her/its option to purchase residential car parking space in accordance with the time limit and manner as prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor.

- (b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase residential car parking space in accordance with the time limit and manner prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor, the option to purchase residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。

The price and sales arrangements of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

4. 輕鬆稅務安排(只適用於一房單位)

Easy Tax Arrangement (only applicable to 1-bedroom units)

如買方為特選置業人士，買方可享有輕鬆稅務安排。詳情請參閱附錄2。

If the Purchaser is a selected homebuyer, the Purchaser shall be eligible for the Easy Tax Arrangement. Please see Annex 2 for details.

(4)(J2) 360 日付款計劃
360 Days Payment Plan

(4)(J2)(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5% 之金額作為臨時訂金，其中港幣\$100,000 作為部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票支付，本票及支票抬頭請寫『的近律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s). The cashier order(s) and cheque(s) should be made payable to “DEACONS”.

1. 臨時訂金即樓價 5% (『臨時訂金』) 於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
A preliminary deposit equivalent to 5% of the purchase price (“preliminary deposit”) shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
2. 加付訂金即樓價 5% 於簽署臨時買賣合約的日期後 90 日內繳付。
A further deposit equivalent to 5% of the purchase price shall be paid within 90 days after the date of signing of the preliminary agreement for sale and purchase.
3. 樓價 5% 於簽署臨時買賣合約的日期後 180 日內繳付。
5% of the purchase price shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.
4. 樓價 85% (樓價餘額) 於簽署臨時買賣合約的日期後 360 日內繳付。
85% of the purchase price (balance of purchase price) shall be paid within 360 days after the date of signing of the preliminary agreement for sale and purchase.

註：成交日不可早於簽署臨時買賣合約的日期後 60 日。

Remark: The date of completion shall not be earlier than 60 days after the date of signing of the preliminary agreement for sale and purchase.

(4)(J2)(ii) 售價獲得折扣的基礎
The basis on which any discount on the price is available

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(J2)段所述的付款計劃之買方，可獲 2% 售價折扣優惠。

A 2% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(J2).

2. 置業售價折扣
Home Purchase Price Discount

買方可獲8%售價折扣優惠。
The Purchaser will be offered 8% discount on the price.

3. 特別折扣
Special Discount

買方可獲6%售價折扣優惠。
The Purchaser will be offered 6% discount on the price.

4. 新地會會員售價折扣優惠
Price Discount Offer for SHKP Club Member

如買方為新地會會員(即在簽署臨時買賣合約當日或之前，最少一位個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以公司名義)須為新地會會員)，買方可獲1%售價折扣優惠。

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

(4)(J2)(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

除第(4)(J2)(ii)段所述之售價折扣(如適用)外，選擇第(4)(J2)段所述付款計劃之買方可享以下由寶殷有限公司(「發展商」)提供或安排的贈品、財務優惠或利益(「發展商優惠」)。

In addition to the discount on the price mentioned in paragraph (4)(J2)(ii) (if applicable), the following gift, financial advantage or benefit (“the Developer’s Offers”) are offered or arranged by Globaluck Limited (“the Developer”) to the Purchaser who chooses the payment plan mentioned in paragraph (4)(J2).

第(4)(J2)(iii)段所述之贈品、財務優惠或利益由發展商提供或安排。賣方(即香港鐵路有限公司)與該等贈品、財務優惠或利益無關，亦不會就相關之申索承擔任何責任。所有有關該等贈品、財務優惠或利益的申索或爭議，買方應根據下文直接聯絡發展商或相關提供者(視情況而定)。

The gift, financial advantage or benefit stated in paragraph (4)(J2)(iii) are offered or arranged by the Developer. The Vendor (i.e. MTR Corporation Limited) is not related to such gift, financial advantage or benefit and shall not be responsible for any claims in relation thereto. All claims and disputes relating to such gift, financial advantage or benefit shall be directed to the Developer or the relevant provider (as the case may be) as prescribed below.

1. 貸款優惠
Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

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

- (a) 備用第一按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

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

備用第一按揭貸款的最高金額為淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。有關利率請參閱以下列表。詳情請參閱附錄1(a)。

The maximum amount of the Standby First Mortgage Loan shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The relevant interest rates are specified in the table below. Please see Annex 1(a) for details.

備用第一按揭貸款金額 The Amount of the Standby First Mortgage Loan	利率 Interest rate
高於淨樓價的70%但不高於淨樓價的80% Higher than 70% of the net purchase price but not higher than 80% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.
不高於淨樓價的70% Not higher than 70% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.

- (b) 備用第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

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

備用第二按揭貸款的最高金額為淨樓價的30%，惟第一按揭貸款(由第一按揭銀行提供)及備用第二按揭貸款總金額不可超過淨樓價的80%，或應繳付之樓價餘額，以較低者為準。有關利率請參閱以下列表。詳情請參閱附錄1(b)。

The maximum amount of the Standby Second Mortgage Loan shall be 30% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Standby Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. The relevant interest rates are specified in the table below. Please see Annex 1(b) for details.

備用第二按揭貸款金額 The Amount of the Standby Second Mortgage Loan	利率 Interest rate
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<p>高於淨樓價的20%但不高於淨樓價的30% Higher than 20% of the net purchase price but not higher than 30% of the net purchase price</p>	<p>首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.</p>
<p>不高於淨樓價的20% Not higher than 20% of the net purchase price</p>	<p>首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.</p>

- (c) King’s Key (只適用於買方為個人)
King’s Key (applicable only to the Purchaser who is an individual)

King’s Key 分為兩部份：A 部份(用於繳付樓價餘額)的最高貸款金額為樓價 90% 及(如適用)B 部份(用於償還現有物業的按揭貸款)的最高貸款金額為樓價 30%。詳情請參閱附錄 1(c)。

King’s Key is divided into two tranches: the maximum loan amount of Tranche A (for payment of the balance of the purchase price) shall be 90% of the purchase price and (if applicable) the maximum loan amount of Tranche B (for repayment of the mortgage loan of the Existing Property) shall be 30% of the purchase price. Please see Annex 1(c) for details.

上文『淨樓價』一詞指扣除所有優惠(如適用)後的住宅物業之樓價。

The term “net purchase price” above means the amount of the purchase price of the residential property after deducting all benefits (if applicable).

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業(但不包括住宅物業的花園內的園景及盆栽(如有))有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人(不包括發展商)之行為或疏忽造成，買方可於住宅物業的成交日起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。賣方將不會就首 3 年保修優惠承擔任何直接或間接的責任或損失。

Without affecting the Purchaser’s rights under the agreement for sale and purchase, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the residential property rectify any defects (fair wear and tear excepted) to the residential property (excluding the landscaped area and potted plants in the garden of the residential property (if any)) caused otherwise than by the act or neglect of any person (excluding the Developer). The First 3 Years Warranty Offer is subject to other terms and conditions. The Vendor shall not be responsible for any direct or indirect liabilities or losses in connection with the First 3 Years Warranty Offer.

3. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購地政總署署長已發出預售樓花同意書或轉讓同意書的發展項目第IVA期內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser of a residential property that is marked with a “#” in the price list is entitled to have an option to purchase one residential car parking space in Phase IVA of the Development in respect of which presale consent(s) or consent(s) to assign has/have been issued by the Director of Lands. The Purchaser can exercise his/her/its option to purchase residential car parking space in accordance with the time limit and manner as prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor.

- (b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase residential car parking space in accordance with the time limit and manner prescribed by the sales arrangements of the residential car parking spaces to be announced by the Vendor, the option to purchase residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。

The price and sales arrangements of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

4. 輕鬆稅務安排(只適用於一房單位)

Easy Tax Arrangement (only applicable to 1-bedroom units)

如買方為特選置業人士，買方可享有輕鬆稅務安排。詳情請參閱附錄2。

If the Purchaser is a selected homebuyer, the Purchaser shall be eligible for the Easy Tax Arrangement. Please see Annex 2 for details.

(4)(iv) 誰人負責支付買賣該期數中的指明住宅物業的有關律師費及印花稅

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

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

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

2. 如買方選擇另聘代表律師為買方之代表律師處理其買賣合約及轉讓契，買賣雙方須各自負責有關買賣合約及轉讓契兩項法律文件之律師費用。

If the Purchaser chooses to instruct his/her/its own solicitors to act for him/her/it in relation to the agreement for sale and purchase and the assignment, each of the Vendor and the Purchaser shall pay his/her/its own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

3. 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契之印花稅(包括但不限於任何買方提名書或轉售的印花稅、任何從價印花稅、額外印花稅、買家印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費用)及登記費用。

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

(4)(v) 買方須為就買賣該期數中的指明住宅物業簽立任何文件而支付的費用

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

製作、登記及完成主公契及管理協議、副公契(如有)及管理協議及分副公契(如有)(統稱『公契』)之費用及附於公契之圖則費用的適當分攤、所購物業的業權契據及文件認證副本之費用、所購物業的買賣合約及轉讓契之圖則費、為申請豁免買家印花稅及/或從價印花稅較高稅率(第 1 標準)而須作出的任何法定聲明的費用、所購住宅的按揭(如有)之法律及其他費用及代墊付費用及其他有關所購物業的買賣的文件的所有法律及其他實際支出，均由買方負責。

The Purchaser shall bear and pay a due proportion of the costs for the preparation, registration and completion of the Principal Deed of Mutual Covenant and Management Agreement and the Sub-Deed of Mutual Covenant and Management Agreement (if any) and the Sub-Sub-Deed of Mutual Covenant (if any) (collectively the "DMC") and the plans attached to the DMC, all costs for preparing certified copies of title deeds and documents of the property purchased, all plan fees for plans to be annexed to the agreement for sale and purchase and the assignment of the property purchased, the costs of any statutory declaration required for application for exemption of buyer's stamp duty and/or higher rates (Scale 1) of ad valorem stamp duty, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the property purchased and all legal costs and charges of any other documents relating to the sale and purchase of the property purchased.

備註：

Notes:

1. 根據香港金融管理局指引，銀行於計算按揭貸款成數時，必須先從樓價中扣除所有提供予買方就購買住宅物業而連帶獲得的全部現金回贈或其他形式的金錢獎賞或優惠(如有)；而有關還款能力之要求(包括但不限於供款與入息比率之上限)將按個別銀行及香港金融管理局不時公佈之指引而變更。詳情請向有關銀行查詢。
According to Hong Kong Monetary Authority guidelines, the value of all cash rebates or other forms of monetary incentives or benefits (if any) made to the Purchaser in connection with the purchase of a residential property will be deducted from the purchase price when calculating the loan-to-value ratio by the bank; and the relevant repayment ability requirement (including but not limited to the cap of debt servicing ratio) may vary according to the banks themselves and the guidelines announced from time to time by Hong Kong Monetary Authority. For details, please enquire with the banks.
2. 所有就購買該期數中的指明住宅物業而連帶獲得的任何折扣、贈品、財務優惠或利益均只提供予臨時買賣合約中訂明的一手買方及不可轉讓。發展商有絕對酌情權決定所有相關事項，包括但不限於買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。發展商亦保留解釋該等折扣、贈品、財務優惠或利益的相關條款的權利。如有任何爭議，發展商之決定為最終並對買方有約束力。
All of the discount, gift, financial advantage or benefit to be made available in connection with the purchase of a specified residential property in the Phase are offered to first-hand Purchaser as specified in the preliminary agreement for sale and purchase only and shall not be transferable. The Developer has absolute discretion in deciding all relevant matters including but not limited to whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer's decision shall be final and binding on the Purchasers.
3. 如買方希望更改付款計劃或更改任何已選擇之折扣、贈品、財務優惠或利益而須更新成交記錄冊內的記錄，可於不早於簽署臨時買賣合約後30日但不遲於付清樓價餘額之日前30日向發展商提出申請，並須向發展商繳付手續費\$5,000及承擔有關律師費用及雜費(如有)。對前述更改之申請及申請條件的批准與否，視乎有關付款計劃、折扣、贈品、財務優惠或利益的有效性和發展商的最終決定。
If the Purchaser wishes to change the payment plan or change any of the selected discount(s), gift(s), financial advantage(s) or benefit(s) which requires update to the entry(ies) in the Register of Transactions, the Purchaser can apply to the Developer for such change not earlier than 30 days after the date of signing of the preliminary agreement for sale and purchase but not later than 30 days before the date of settlement of the balance of the purchase price, and pay a handling fee of \$5,000 to the Developer and bear all related solicitor's costs and disbursements (if any). The approval or disapproval of the aforesaid application for change and the application conditions are subject to the availability of the relevant payment plan(s), discount(s), gift(s), financial advantage(s) or benefit(s) and the final decision of the Developer.
4. 發展商的指定財務機構為發展商的有聯繫公司。發展商的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借款人或任何指明類別的擬借款人批出貸款，無論是促致、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。
The Developer's designated financing company is a related company of the Developer. The Developer's designated financing company has not and will not appoint any person (third party) for or in relation to granting a loan to any intending borrower or any specified class of intending borrower, whether as to the procuring, negotiation, obtaining, application, guaranteeing or securing the repayment of such a loan.
5. 由發展商指定財務機構提供的任何貸款，其最高貸款金額、息率及條款僅供參考，買方實際可獲得的貸款金額、息率及條款須視乎指定財務機構的獨立批核結果而定，而且可能受法例及政府、香港金融管理局、銀行及相關監管機構不時發出之指引、公布、備忘等(不論是否對指定財務機構有約束力)影響。買方必須提供指定財務機構所要求的資料及文件，否則貸款將不會獲處理。

The maximum loan amount, interest rate and terms of any loan to be offered by the Developer's designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time. The Purchaser shall provide information and documents requested from the designated financing company. Otherwise, the loan shall not be processed.

- 附錄 1(a) 備用第一按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
 Annex 1(a) Standby First Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

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

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

- (I) 買方於付清樓價餘額之日前最少60日以書面向指定財務機構申請第一按揭貸款。指定財務機構將不會處理逾期貸款申請。
 The Purchaser makes a written application to the designated financing company for a First Mortgage Loan not less than 60 days before date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 第一按揭貸款的最高金額為淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。有關利率請參閱以下列表。
 The maximum amount of the First Mortgage Loan shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The relevant interest rates are specified in the table below.

第一按揭貸款金額 The Amount of the First Mortgage Loan	利率 Interest rate
高於淨樓價的70%但不高於淨樓價的80% Higher than 70% of the net purchase price but not higher than 80% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.
不高於淨樓價的70% Not higher than 70% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.

- (III) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。
 In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including but not limited to the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.
- (IV) 第一按揭貸款以該住宅物業之第一法定按揭作抵押。
 The First Mortgage Loan shall be secured by a first legal mortgage over the residential property.
- (V) 該住宅物業只可供買方自住。

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

- (VI) 第一按揭貸款年期最長為25年。
The maximum tenor of the First Mortgage Loan shall be 25 years.
- (VII) 買方須以按月分期償還第一按揭貸款。
The Purchaser shall repay the First Mortgage Loan by monthly instalments.
- (VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (IX) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估及評估，但無須壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her/its guarantor(s) (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note of the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor(s) (if any), but no stress test is required. The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (X) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.
- (XI) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (XII) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XIII) 所有第一按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第一按揭貸款的律師費用及雜費。
All legal documents of the First Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/its own solicitors to act for him/her/it, and in such event, the Purchaser shall also bear his/her/its own solicitors' costs and disbursements relating to the First Mortgage Loan.
- (XIV) 買方敬請向指定財務機構查詢有關第一按揭貸款用途及詳情。第一按揭貸款批出與否、批出貸款金額、利率及其他條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

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

- (XV) 第一按揭貸款受其他條款及細則約束。

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

- (XVI) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。發展商及賣方並沒有亦不會參與第一按揭貸款之安排。買方不得就由於或有關第一按揭貸款的批核及/或不批核及/或任何第一按揭貸款相關事宜而向發展商及/或賣方提出任何申索。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan. The Developer and the Vendor are not, and will not be, involved in the arrangements of the First Mortgage Loan. The Purchaser shall have no claims whatsoever against the Developer and/or the Vendor as a result of or in connection with the approval and/or disapproval of the First Mortgage Loan and/or any matters relating to the First Mortgage Loan.

- 附錄 1(b) 備用第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
 Annex 1(b) Standby Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

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

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

- (I) 買方於付清樓價餘額之日前最少60日以書面向指定財務機構申請第二按揭貸款。指定財務機構將不會處理逾期貸款申請。
 The Purchaser makes a written application to the designated financing company for a Second Mortgage Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 第二按揭貸款以住宅物業之第二法定按揭作抵押。
 The Second Mortgage Loan shall be secured by a second legal mortgage over the residential property.
- (III) 住宅物業只可供買方自住。
 The residential property shall only be self-occupied by the Purchaser.
- (IV) 第二按揭貸款的最高金額為有關付款計劃所述之淨樓價的30%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過淨樓價的80%，或應繳付之樓價餘額，以較低者為準。
 The maximum amount of the Second Mortgage Loan shall be 30% of the net purchase price as mentioned in the relevant payment plan, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower.
- (V) 利率為：
 Interest rate shall be:

第二按揭貸款金額 The Amount of the Second Mortgage Loan	利率 Interest rate
高於淨樓價的20%但不高於淨樓價的30% Higher than 20% of the net purchase price but not higher than 30% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.35% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。 Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.35% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.
不高於淨樓價的20% Not higher than 20% of the net purchase price	首36個月之利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。

	Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation.
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最終利率以指定財務機構認可而定。

The final interest rate will be subject to approval by the designated financing company.

- (VI) 第二按揭貸款年期最長為30年，或第一按揭貸款 (由第一按揭銀行提供) 之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 30 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VII) 買方須以按月分期償還第二按揭貸款。
The Purchaser shall repay the Second Mortgage Loan by monthly instalments.
- (VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month’s prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (IX) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.
- (X) 買方及其擔保人 (如有) 須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人 (如有) 進行信貸審查及評估，但無須壓力測試。為免疑問，第一按揭銀行須按照香港金融管理局指引(如適用)進行壓力測試。買方及其擔保人 (如有) 必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor (if any), but no stress test is required. For the avoidance of doubt, the first mortgagee bank shall conduct a stress test in accordance with the guidelines of the Hong Kong Monetary Authority (if applicable). The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall be not higher than 50% of the total amount of monthly income.
- (XII) 第一按揭銀行須為指定財務機構所指定及轉介之銀行，買方並且須首先得到該銀行同意辦理第二按揭貸款。
The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.
- (XIII) 第一按揭貸款申請 (由第一按揭銀行提供) 及第二按揭貸款申請須由有關承按機構獨立審批。

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

- (XIV) 指定財務機構會因應買方及其擔保人 (如有) 的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

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

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

- (XVI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及代墊付費用。

All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/its own solicitors to act for him/her/it, and in such event, the Purchaser shall also bear his/her/its own solicitors' costs and disbursements relating to the Second Mortgage Loan.

- (XVII) 第二按揭貸款受其他條款及細則約束。

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

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

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

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

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

附錄 1(c) King's Key (只適用於買方為個人)
Annex 1(c) King's Key (applicable only to the Purchaser who is an individual)

買方可向發展商的指定財務機構(『指定財務機構』)申請King's Key(『樓價貸款』), 主要條款如下:

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

- (I) 買方於付清樓價餘額之日前最少60日以書面向指定財務機構申請樓價貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for the Payment Financing not less than 60 days before date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.
- (II) 樓價貸款必須以該住宅物業之第一法定按揭及一個(或以上)香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：
The Payment Financing shall be secured by a first legal mortgage over the residential property and a first legal mortgage over one (or more) Hong Kong residential property(ies) ("Existing Property"). The following are the basic requirements of the Existing Property:
- 現有物業的註冊業主(或其中一位註冊業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及
The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents (or spouse's parents), children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and
 - 現有物業的業權良好；及
The title to the Existing Property is good; and
 - 現有物業沒有出租；及
The Existing Property is not leased out; and
 - 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and
 - 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
 - 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

於申請樓價貸款時： At the time of application for the Payment Financing:	指定財務機構估算現有物業的價值(『估算價值』) The designated financing company's valuation of the Existing Property ("Valuation")
現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does(do) not have any mortgage	現有物業的(總)估算價值為樓價50%或以上 The (total) Valuation of the Existing Property is 50% of the purchase price or above
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or above Existing Property(ies) is/are mortgaged to a bank	現有物業的(總)估算價值為樓價70%或以上 The (total) Valuation of the Existing Property is 70% of the purchase price or above

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

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

(III) 該住宅物業只可供買方自住。

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

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

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

(V) 樓價貸款的A部份及B部份的最高金額如下：

The maximum amounts of Tranche A and Tranche B of the Payment Financing are as follows:

樓價貸款 The Payment Financing	最高金額 The maximum amount
<p>A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price</p>	<ul style="list-style-type: none"> • 樓價的80%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價50%或以上，但少於樓價60%)；或 80% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price (if the Valuation of the Existing Property is 50% of the purchase price or above, but less than 60% of the purchase price); or • 樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價60%或以上)， 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price (if the Valuation of the Existing Property is 60% of the purchase price or above), <p>惟貸款金額不可超過應繳付之樓價餘額。 provided that the loan amount shall not exceed the balance of purchase price payable.</p>
<p>B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property</p>	<ul style="list-style-type: none"> • 樓價的10%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或 10% of the purchase price (if the Valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price); or • 樓價的20%(如現有物業的估算價值為樓價80%或以上，但少於樓價90%)；或 20% of the purchase price (if the Valuation of the Existing Property is 80% of the purchase price or above, but less than 90% of the purchase price) ; or • 樓價的30%(如現有物業的估算價值為樓價90%或以上)， 30% of the purchase price (if the Valuation of the Existing Property is 90% of the purchase price or above), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>

因應不同付款計劃的支付條款，如買方意欲申請最高貸款金額，可能須提前支付樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

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

- (VI) 買方須提供指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估，但無須壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser is required to provide necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor(s) (if any), but no stress test is required. The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (VII) 買方須提供足夠文件證明其還款能力(包括每月供款及到期還款)。
The Purchaser is required to provide sufficient documents to prove his/her repayment ability (including monthly instalments and the repayment on maturity).
- (VIII) 樓價貸款申請須由指定財務機構獨立審批。
The Payment Financing shall be approved by the designated financing company independently.
- (IX) 樓價貸款的年期最長為 36 個月。
The maximum tenor of the Payment Financing shall be 36 months.
- (X) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (XI) 利率為2.38% p.a.。最終利率以指定財務機構審批結果而定。
Interest rate shall be 2.38% p.a.. The final interest rate will be subject to approval by the designated financing company.
- (XII) 買方須以以下方式償還樓價貸款：
The Purchaser shall repay the Payment Financing in the following manner:
- (a) 每月供款相當於(視情況而定)：
monthly instalment amount equivalent to (as the case may be):
- 樓價0.38% (如樓價貸款的金額為樓價90%或以下)；或
0.38% of the Purchase Price (if the amount of the Payment Financing is 90% of the Purchase Price or below); or
 - 樓價0.5% (如樓價貸款的金額為樓價90%以上)
0.5% of the Purchase Price (if the amount of the Payment Financing is over 90% of the Purchase Price)
- 先用於支付利息，餘款用於償還樓價貸款；及
shall be paid to settle interest first, and the balance shall be applied for repayment of the Payment Financing; and

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

- (XIII) 買方可向指定財務機構申請附錄1(d)所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Annex 1(d) for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

於申請樓價貸款時，現有物業的按揭情況： The mortgage status of the Existing Property at the time of application for the Payment Financing:	延續貸款的最高金額 The maximum amount of the Extended Loan
現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does(do) not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or above Existing Property(ies) is/are mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。詳情請參閱附錄 1(d)。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor(s) (if any). Please see Annex 1(d) for details.

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

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

- (XV) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including but not limited to the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.

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

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

- (XVII) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVIII) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。發展商及賣方並沒有亦不會參與樓價貸款之安排。買方不得就由於或有關樓價貸款的批核及/或不批核及/或任何樓價貸款相關事宜而向發展商及/或賣方提出任何申索。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing. The Developer and the Vendor are not, and will not be, involved in the arrangements of the Payment Financing. The Purchaser shall have no claims whatsoever against the Developer and/or the Vendor as a result of or in connection with the approval and/or disapproval of the Payment Financing and/or any matters relating to the Payment Financing.

附錄 1(d) 延續貸款 (只適用於買方為個人)

Annex 1(d) Extended Loan (applicable only to the Purchaser who is an individual)

- (I) 買方於有關貸款(指附錄 1(c)所述之 King's Key)到期日前最少 60 日以書面方式向指定財務機構申請延續貸款 (『延續貸款』)。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for the Extended Loan (“Extended Loan”) not less than 60 days before the maturity date of the relevant loan (refer to King’s Key as set out in Annex 1(c)). Late loan applications will not be processed by the designated financing company.
- (II) 延續貸款的最高金額請參閱有關貸款的附錄。
The maximum amount of the Extended Loan shall be as mentioned in the Annex of the relevant loan.
- (III) 延續貸款必須以有關貸款申請時所要求之第一法定按揭作為抵押。
The Extended Loan shall be secured by the first legal mortgage(s) as per the requirement at the time of application for the relevant loan.
- (IV) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (V) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近 2 年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估，但無須壓力測試。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her guarantor(s) (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note of the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor(s) (if any), but no stress test is required. The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (VI) 每月(所有種類)供款總額不可高於每月收入總額的 50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.
- (VII) 延續貸款申請須由指定財務機構獨立審批。
The Extended Loan shall be approved by the designated financing company independently.
- (VIII) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (IX) 延續貸款年期最長為 20 年。
The maximum tenor of the Extended Loan shall be 20 years.

- (X) 利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (XI) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣\$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK\$100,000.
- (XII) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (XIII) 所有延續貸款的法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關延續貸款的律師費用及雜費。
All legal documents of the Extended Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her own solicitors to act for him/her, and in such event, the Purchaser shall also bear his/her own solicitors' costs and disbursements relating to the Extended Loan.
- (XIV) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (XV) 指定財務機構會因應買方及其擔保人(如有)的信貨審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including but not limited to the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.
- (XVI) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否、批出貸款金額、利率及其他條款，指定財務機構有最終決定權。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan, the approved loan amount, interest rate and other terms thereof are subject to the final decision of the designated financing company.
- (XVII) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (XVIII) 發展商或賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。發展商及賣方並沒有亦不會參與延續貸款之安排。買方不得就由於或有關延續貸款的批核及/或不批核及/或任何延續貸款相關事宜而向發展商及/或賣方提出任何申索。
No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Extended Loan. The Developer and the Vendor are not, and will not be, involved in the arrangements of the Extended Loan. The Purchaser shall have no claims whatsoever against the Developer and/or the Vendor as a result of or in connection with the approval and/or disapproval of the Extended Loan and/or any matters relating to the Extended Loan.

附錄 2 輕鬆稅務安排(只適用於一房單位)

Annex 2 Easy Tax Arrangement (only applicable to 1-bedroom units)

- (I) 如買方為特選置業人士，買方可享有輕鬆稅務安排(『輕鬆稅務安排』)。輕鬆稅務安排的金額相當於就買賣合約應付的從價印花稅(以較低稅率(第2標準)計算)，上限為樓價的 3.75%。
If the Purchaser is a selected homebuyer, the Purchaser shall be eligible for the Easy Tax Arrangement (“Easy Tax Arrangement”). The amount of the Easy Tax Arrangement shall be equal to the ad valorem stamp duty (calculated at lower rates (Scale 2)) chargeable on the agreement for sale and purchase, subject to a cap of 3.75% of the purchase price.

上文『特選置業人士』一詞指買方於簽署臨時買賣合約的日期當天，不是臨時買賣合約上買方地址的註冊業主(或其中一位註冊業主)。為免疑問，『特選置業人士』的資格以臨時買賣合約的日期決定，買方不可根據臨時買賣合約日期後更改的買方地址(如有)獲得『特選置業人士』的資格。

The term “selected homebuyer” above means the Purchaser is not the registered owner (or any one of the registered owners) of the address of the Purchaser stated in the preliminary agreement for sale and purchase as at the date of signing of the preliminary agreement for sale and purchase. For the avoidance of doubt, the qualification of “selected homebuyer” is determined by reference to the date of the preliminary agreement for sale and purchase, a Purchaser cannot become qualified as a “selected homebuyer” based on the Purchaser's address changed (if any) after the date of the preliminary agreement for sale and purchase.

- (II) 發展商將應用輕鬆稅務安排直接代買方繳付買賣合約的應付的從價印花稅(「AVD」)(或其部份)。買方仍須負上繳付 AVD 的責任，及須負責繳付實際 AVD 的金額與輕鬆稅務安排的金額之間的差額(如有)、加蓋買賣合約副本及(如印花稅條例要求)臨時買賣合約的定額費用及(如適用)買家印花稅。
The Easy Tax Arrangement will be applied by the Developer directly for payment (or part payment) of the ad valorem stamp duty chargeable on the agreement for sale and purchase (“AVD”) on behalf of the Purchaser. The Purchaser shall remain liable for payment of the AVD, and shall be responsible for payment of the difference (if any) between the actual amount of AVD and the amount of the Easy Tax Arrangement, the fixed fee for stamping a counterpart of the agreement for sale and purchase and (where required by the Stamp Duty Ordinance) the preliminary agreement for sale and purchase and (if applicable) the amount of buyer’s stamp duty.
- (III) 在發展商應用輕鬆稅務安排繳付 AVD(或其部份)後，發展商對買方關於此優惠的責任將完全完結。即使樓價日後有更改(不論是否因買方日後申請更改支付辦法獲得賣方同意或其他原因)，輕鬆稅務安排的金額不會因樓價更改而調整，發展商亦無須向買方代繳任何進一步的印花稅。
After the Easy Tax Arrangement has been applied for payment (or part payment) of the AVD by the Developer, the Developer's obligation to the Purchaser under this benefit will be fully discharged. Even if there is a change in the purchase price in the future (whether due to the Purchaser's application to change the terms of payment which has been approved by the Vendor or other reason), the amount of the Easy Tax Arrangement will not be adjusted as a result of the change in the purchase price and the Developer is not required to pay any additional stamp duty for the Purchaser.
- (IV) 如買方沒有按買賣合約完成購買住宅物業，輕鬆稅務安排的全額將須退還給發展商，即使政府沒有退還 AVD。
If the Purchaser does not complete the purchase of the residential property in accordance with the agreement for sale and purchase, the full amount of the Easy Tax Arrangement shall be refunded to the Developer notwithstanding the AVD has not been refunded by the Government.
- (V) 若有爭議，發展商的決定為最終決定並對買方具有約束力。
In case of dispute, the Developer’s determination shall be final and binding on the Purchaser.
- (VI) 輕鬆稅務安排受其他條款及細則約束。
The Easy Tax Arrangement is subject to other terms and conditions.

- (5) 賣方已委任地產代理在該期數中的指明住宅物業的出售過程中行事：

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

賣方委任的代理：

Agent appointed by the Vendor:

新鴻基地產(銷售及租賃)代理有限公司

Sun Hung Kai Real Estate (Sales and Leasing) Agency Limited

新鴻基地產(銷售及租賃)代理有限公司委任的次代理：

Sub-agents appointed by Sun Hung Kai Real Estate (Sales and Leasing) Agency Limited:

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

世紀 21 集團有限公司 CENTURY 21 GROUP LIMITED

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

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

景鴻環球集團有限公司 EK INTERNATIONAL HOLDINGS LIMITED

香港(國際)地產商會有限公司 HONG KONG (INTERNATIONAL) REALTY ASSOCIATION LIMITED

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

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

康業服務有限公司 HONG YIP SERVICE CO LTD

仲量聯行有限公司 JONES LANG LASALLE LIMITED

啟勝地產代理有限公司 KAI SHING (REA) LIMITED

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

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

利嘉閣地產有限公司 RICACORP PROPERTIES LIMITED

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

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

- (6) 賣方就期數指定的互聯網網站的網址為: **www.wingsatsea2.com.hk**

The address of the website designated by the Vendor for the Phase is: **www.wingsatsea2.com.hk**