

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	逸瓏園 The Mediterranean	期數(如有) Phase No. (if any)	--
發展項目位置 Location of Development	大網仔路八號 8 Tai Mong Tsai Road		
發展項目(或期數)中的住宅物業的總數 The total number of residential properties in the development (or phase of the development)			297

印製日期 Date of Printing	價單編號 Number of Price List
26/4/2016	4

修改價單(如有) Revision to Price List (if any)

修改日期 Date of Revision	經修改的價單編號 Numbering of Revised Price List	如物業價錢經修改，請以「✓」標示 Please use "✓" to indicate changes to prices of residential properties
		價錢 Price
27/4/2016	4A	--
27/6/2016	4B	--
25/7/2016	4C	--
11/8/2016	4D	--
16/8/2016	4E	✓
27/9/2016	4F	✓
28/10/2016	4G	--
3/11/2016	4H	--
21/12/2016	4I	✓
28/12/2016	4J	--
12/1/2017	4K	--
9/2/2017	4L	--
25/2/2017	4M	--
29/9/2017	4N	✓
28/12/2017	4O	✓
1/2/2018	4P	--
9/2/2018	4Q	✓
16/5/2018	4R	✓
26/6/2018	4S	--
2/8/2018	4T	--
2/2/2019	4U	--
3/3/2019	4V	--
15/4/2019	4W	--
28/5/2019	4X	--
9/3/2020	4Y	--
3/4/2020	4Z	--
16/11/2021	4ZA	--
26/5/2022	4ZB	--

第二部份：面積及售價資料 Part 2: Information on Area and Price

物業的描述 Description of Residential Property			實用面積 (包括露台, 工作平台及陽台 (如有)) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 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
Tower 1 第一座	3	A	64.958 (699) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,482,000	161,366 (14,996)	-	-	-	-	-	-	-	-	-	
Tower 1 第一座	5	A	64.958 (699) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,665,000	164,183 (15,258)	-	-	-	-	-	-	-	-	-	
Tower 1 第一座	3	C*	81.817 (881) Balcony 露台: 2.931 (32) Utility Platform 工作平台: 1.500 (16)	13,408,000	163,878 (15,219)	-	-	-	-	-	-	-	-	-	
Tower 1 第一座	5	C*	81.817 (881) Balcony 露台: 2.931 (32) Utility Platform 工作平台: 1.500 (16)	13,643,000	166,750 (15,486)	-	-	-	-	-	-	-	-	-	
Tower 1 第一座	3	L	64.609 (695) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,499,000	162,501 (15,106)	-	-	-	-	-	-	-	-	-	
Tower 1 第一座	5	L	64.609 (695) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,683,000	165,348 (15,371)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	A	66.631 (717) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	40,525,000 40,630,000 40,950,000 44,497,000 42,647,000 13,278,000	457,960 (44,679) 459,535 (44,826) 464,338 (45,272) 472,547 (46,035) 489,807 (47,639) 199,277 (18,519)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	A	66.631 (717) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	40,841,000 10,950,000	462,702 (45,120) 164,338 (15,272)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	B*	92.190 (992) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.501 (16)	44,774,000 14,923,000	460,256 (44,893) 161,872 (15,043)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	B*	92.190 (992) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.501 (16)	15,218,000	165,072 (15,341)	-	-	-	-	-	-	-	-	-	

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物業的描述 Description of Residential Property			實用面積 (包括露台, 工作平台及陽台 (如有)) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price (\$)	實用面積 每平方米呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air- conditioning plant room	窗台 Bay window	閣樓 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
Tower 5 第五座	1	C	64.235 (691) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,429,000	146,789 (13,645)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	C	64.235 (691) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,618,000	149,731 (13,919)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	D	61.965 (667) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,102,000	146,889 (13,646)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	D	61.965 (667) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,283,000	149,810 (13,918)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	E	61.889 (666) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,088,000	146,844 (13,646)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	E	61.889 (666) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	9,269,000	149,768 (13,917)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	G	52.573 (566) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	8,580,000	163,202 (15,159)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	G	52.573 (566) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	8,752,000	166,473 (15,463)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	3	G	52.573 (566) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	8,883,000	168,965 (15,694)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座				9,061,000	172,351 (16,009)										
Tower 5 第五座	3	J*	83.102 (895) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.500 (16)	14,146,000	170,225 (15,806)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	5	J*	83.102 (895) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.500 (16)	14,359,000	172,788 (16,044)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	K	49.939 (538) Balcony 露台: 2.001 (22) Utility Platform 工作平台: 1.501 (16)	7,665,000	153,487 (14,247)	-	-	-	-	-	-	-	-	-	
				7,819,000	156,571 (14,533)										
				8,054,000	161,277 (14,970)										
				8,456,000	169,327 (15,717)										
				9,302,000	186,267 (17,290)										

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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	
				9,767,000	195,579 (18,154)											
Tower 5 第五座	2	K	49.939 (538) Balcony 露台: 2.001 (22) Utility Platform 工作平台: 1.501 (16)	7,819,000	156,571 (14,533)	-	-	-	-	-	-	-	-	-		
				7,975,000	159,695 (14,823)											
				8,215,000	164,501 (15,270)											
				8,626,000	172,731 (16,033)											
				9,488,000	189,992 (17,636)											
				9,963,000	199,503 (18,519)											
Tower 5 第五座	3	K	49.939 (538) Balcony 露台: 2.001 (22) Utility Platform 工作平台: 1.501 (16)	7,937,000	158,934 (14,753)	-	-	-	-	-	-	-	-	-		
				8,095,000	162,098 (15,046)											
				8,338,000	166,964 (15,498)											
				8,756,000	175,334 (16,275)											
				9,630,000	192,835 (17,900)											
				10,112,000	202,487 (18,796)											
Tower 5 第五座	1	L*	83.182 (895) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.500 (16)	13,234,000	159,097 (14,787)	-	-	-	-	-	-	-	-	-		
				13,366,000	160,684 (14,934)											
				13,767,000	165,505 (15,382)											
Tower 5 第五座	2	L*	83.182 (895) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.500 (16)	13,632,000	163,882 (15,231)	-	-	-	-	-	-	-	-	-		

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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
				13,767,000	165,505 (15,382)										
Tower 5 第五座	3	L*	83.182 (895) Balcony 露台: 2.901 (31) Utility Platform 工作平台: 1.500 (16)	14,040,000	168,787 (15,687)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	1	M	64.937 (699) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,261,000	158,015 (14,680)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	2	M	64.937 (699) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,568,000 10,675,000	162,742 (15,119) 164,390 (15,272)	-	-	-	-	-	-	-	-	-	
Tower 5 第五座	3	M	64.937 (699) Balcony 露台: 2.000 (22) Utility Platform 工作平台: 1.500 (16)	10,885,000	167,624 (15,572)	-	-	-	-	-	-	-	-	-	

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)

如某人於某日期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) 註：於本第4節內，「售價」指本價單第二部份表中所列之價目。「成交金額」指臨時買賣合約及買賣合約所載之價目（即售價經計算適用支付條款及折扣後之價錢）。因應不同支付條款及折扣按售價計算得出之價目，皆向下捨入計至百位數作為成交金額。「淨樓價」一詞指售價扣除第(4)(iii)(d)段所述的「提前成交優惠」現金回贈（如有）後的金額。
Note: In this section 4, "Price" means the price set out in the schedule in Part 2 of this price list. "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 terms of payment discount(s) on the Price. The price obtained after applying the relevant terms of payment and applicable discounts on the Price will be rounded down to the nearest hundred dollars to determine the Transaction Price. "Net Purchase Price" above means the amount of purchase price after deducting the "Early Completion Benefit" Cash Rebate (if any) as set out in paragraph (4)(iii)(d).

(4)(i) 支付條款 Terms of payment

於簽署臨時買賣合約時，買方須繳付相等於成交金額的5%作為臨時訂金。請備銀行本票港幣\$100,000.00以支付部份臨時訂金，抬頭請寫「胡關李羅律師行」。請另備支票以補足臨時訂金之餘額。

Purchasers shall pay the preliminary deposit (which is equivalent to 5% of Transaction Price) upon signing of the preliminary agreement for sale and purchase. A cashier order of HK\$100,000.00 being part of the preliminary deposit shall be made payable to "Woo Kwan Lee & Lo". Please prepare a cheque to pay for the balance of the preliminary deposit.

(A)90天付款計劃 90-day Payment Plan (照售價減11%) (11% discount from the Price)

- (1) 成交金額5%即臨時訂金於買方簽署臨時買賣合約時繳付。
5% of Transaction Price being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase.
- (2) 成交金額95%即成交金額餘款於買方簽署臨時買賣合約後90天內繳付。
95% of Transaction Price being balance of Transaction Price shall be paid within 90 days after signing of the preliminary agreement for sale and purchase.

(A1)360天付款計劃 360-day Payment Plan (照售價減9%) (9% discount from the Price)

- (1) 成交金額5%即臨時訂金於買方簽署臨時買賣合約時繳付。
5% of Transaction Price being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase.
- (2) 成交金額5%即加付訂金於買方簽署臨時買賣合約後60日內繳付。
5% of Transaction Price being further deposit shall be paid within 60 days after signing of the preliminary agreement for sale and purchase.
- (3) 成交金額90%即成交金額餘款於買方簽署臨時買賣合約後360天內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 360 days after signing of the preliminary agreement for sale and purchase.

(A2)360天第一按揭付款計劃 360-day First Mortgage Payment Plan (照售價減7%) (7% discount from the Price)

- (1) 成交金額5%即臨時訂金於買方簽署臨時買賣合約時繳付。
5% of Transaction Price being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase.
- (2) 成交金額5%即加付訂金於買方簽署臨時買賣合約後60日內繳付。
5% of Transaction Price being further deposit shall be paid within 60 days after signing of the preliminary agreement for sale and purchase.
- (3) 成交金額90%即成交金額餘款於買方簽署臨時買賣合約後360天內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 360 days after signing of the preliminary agreement for sale and purchase.

買方可向賣方指定之融資公司申請「第一按揭貸款」或「1280第一按揭貸款」，買方只可選擇其中一種按揭貸款安排。詳情請參閱第(4)(iii)(b)(i)段及第(4)(iii)(e)段。

The Purchaser may apply for the "First Mortgage Loan" or the "1280 First Mortgage Loan" from the Vendor's designated financing company. The Purchaser can only choose either one of the mortgage arrangements. Please refer to paragraph (4)(iii)(b)(i) and paragraph (4)(iii)(e) for details.

(A4)360天第二按揭付款計劃 360-day Second Mortgage Payment Plan (照售價減8%) (8% discount from the Price)

- (1) 成交金額5%即臨時訂金於買方簽署臨時買賣合約時繳付。
5% of Transaction Price being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase.
- (2) 成交金額5%即加付訂金於買方簽署臨時買賣合約後60日內繳付。
5% of Transaction Price being further deposit shall be paid within 60 days after signing of the preliminary agreement for sale and purchase.
- (3) 成交金額90%即成交金額餘款於買方簽署臨時買賣合約後360天內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 360 days after signing of the preliminary agreement for sale and purchase.

買方可向賣方指定之融資公司申請「第二按揭貸款」。詳情請參閱第(4)(iii)(b)(ii)段。

The Purchaser may apply for the "Second Mortgage Loan" from the Vendor's designated financing company. Please refer to paragraph (4)(iii)(b)(ii) for details.

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

- (a) 請參閱4(i)。
Please refer to 4(i).
- (b) 「信和薈」會員售價折扣優惠 Price Discount Offer for Sino Club Member
買家如屬「信和薈」會員，可獲額外2%售價折扣優惠。
An extra 2% discount from the Price would be offered to the Purchasers who are Sino Club members.
- (c) 無此編號No such numbering
- (d) 「印花稅津貼」優惠 "Subsidy of Stamp Duty" Benefit:
買方可獲額外3.75%售價折扣優惠作為「印花稅津貼」優惠。
- (e) 「傢俬津貼」優惠 "Subsidy of Furniture" Benefit:
買方可獲額外2%售價折扣優惠作為「傢俬津貼」優惠。
An extra 2% discount on the Price would be offered to the Purchasers as "Subsidy of Furniture" Benefit.

(4)(iii) 可就購買該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) 住宅停車位優惠 Offer of Residential Parking Space:
如買方購買有關住宅物業於此價單第二部分標上"*"-之單位，買方可按賣方公布之售價認購一個住宅車位。
Purchasers of those residential properties marked with a "*" in Part 2 of this price list shall be entitled to purchase one such Residential Parking Space (on such price as the Vendor prescribes).
買方需不遲於相關買賣合約完成交易及付清所有該等指明住宅物業的樓價後的30日內(「所訂時限」)向賣方按賣方當時公布之售價認購住宅車位。買方需於所訂時限決定是否購買住宅車位及簽署相關買賣合約，逾時作棄權論。詳情以相關交易文件條款為準。
Each such purchaser shall be entitled to purchase Residential Parking Space(s) (on such price as the Vendor prescribes) not later than 30 days after the transaction has been completed and the Purchaser has settled the entire purchase price of the specified residential property in accordance with the relevant agreement for sale and purchase. Each such purchaser must decide whether to purchase Residential Parking Space(s) and must enter into a relevant agreement for sale and purchase within the period as prescribed, failing which that purchaser will be deemed to have given up the benefit. The benefit is subject to the terms and conditions of the relevant transaction documents.
- (b)(i) 備用第一按揭貸款(「第一按揭貸款」) Standby First Mortgage Loan ("First Mortgage Loan")
(此安排只適用於選擇第(4)(i)(A2)段之360天第一按揭付款計劃之買方。)
(This arrangement is applicable for a Purchaser who chooses 360-day First Mortgage Payment Plan as mentioned in paragraph (4)(i)(A2).)

買方可向賣方指定財務機構申請第一按揭貸款。主要條款如下:

The Purchaser can apply the First Mortgage Loan from the Vendor's designated financing company. Key terms are as follows:

- (1) 買方必須於買賣合約內訂明的付清成交金額餘額之日前最少60日以書面向指定財務機構申請第一按揭貸款。
The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan in not less than 60 days before the date of settlement of the balance of the Transaction Price.
- (2) 第一按揭貸款以住宅物業之第一法定按揭作抵押。
The First Mortgage Loan shall be secured by a first legal mortgage over the residential property.
- (3) 第一按揭貸款金額最高為淨樓價的70%。
The maximum amount of the First Mortgage Loan is 70% of the Net Purchase Price.
- (4) 第一按揭貸款首三年之按揭利率為指定財務機構不時報價之最優惠利率(P)減年息2.5% (P-2.5%) (現時P=5%) 計算，其後之按揭利率為指定財務機構不時報價之最優惠利率(P)加年息1% (P+1%)，利率浮動。最終按揭利率以指定財務機構審批結果而定。最優惠利率選用指定財務機構不時之報價。
Interest rate of First Mortgage Loan for the first three years shall be at the Prime Rate (P) quoted by the designated financing company from time to time minus 2.5% per annum (P-2.5%) (currently P=5%), thereafter at the Prime Rate (P) designated by the financing company from time to time plus 1% per annum (P+1%), subject to fluctuation. The final interest rate is subject to the approval of the designated financing company. Prime Rate is quoted by the designated financing company from time to time.

- (5) 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.
- (6) 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、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。
The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, income proof and/or banking record upon request of the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (7) 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.
- (8) 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 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 First Mortgage Loan.
- (9) 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及其條款, 指定財務機構有最終決定權。不論第一按揭貸款獲批與否, 買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的成交金額全數。
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 and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the First Mortgage Loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full Transaction Price of the residential property in accordance with the Agreement for Sale and Purchase.
- (10) 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.
- (11) 賣方無給予或視之為已給予任何就第一按揭貸款之批核的陳述或保證。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賣方提出任何申索。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the approval of the First Mortgage Loan. The Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan. The Purchaser shall have no claims whatsoever against 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.
- (12) 特此通知賣方沒有參與及提供上述第一按揭貸款。上述之第一按揭貸款只是由指定財務機構提供予買方。而無論在任何情況下, 賣方無須因上述第一按揭貸款所引發或有關的任何事情負上任何責任。
Notice is hereby given that the Vendor is not involved in the arrangement of the First Mortgage Loan mentioned above. The arrangement of the First Mortgage Loan is provided or procured to the Purchaser by the designated financing company and in no circumstances shall the Vendor be held liable for anything arising from or in connection with the First Mortgage Loan.
- (13) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (14) 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 installments.
- (15) 第一按揭貸款只限個人買方申請。
Only individual Purchaser(s) are eligible to apply for the First Mortgage Loan.
- (16) 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金額及/或利率作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor (if any), the designated financing company will adjust the loan amount and/or the interest rate as set out in the relevant payment plan.
- (b)(ii) 備用第二按揭貸款(「第二按揭貸款」) Standby Second Mortgage Loan ("Second Mortgage Loan")
(此安排只適用於選擇第(4)(i)(A4)段之360天第二按揭付款計劃之買方。)
(This arrangement is applicable for a Purchaser who chooses 360-day Second Mortgage Payment Plan as mentioned in paragraph (4)(i)(A4).)

買方可向賣方指定財務機構申請第二按揭貸款, 條款如下:

The Purchaser can apply the Second Mortgage Loan from the Vendor's designated financing company, terms are as follows:

- (1) 買方須先獲取第一按揭銀行同意辦理住宅物業之第二按揭, 並能出示足夠文件證明第一按揭貸款加第二按揭貸款及買方及其擔保人(如有)之其他貸款之每月總還款額對買方及其擔保人(如有)之每月總利息之比率不超過香港金融管理局最新公佈之「供款與入息比率」。
The Purchaser shall have obtained the prior consent of the First Mortgagee Bank for processing the Second Mortgage Loan for the residential property and shall provide satisfactory documents to prove that the ratio of the total amount of monthly repayment of the First Mortgage Loan, the Second Mortgage Loan and any other loan(s) of the Purchaser and his/her guarantor (if any) to the total monthly income of the Purchaser and his/her guarantor (if any) does not exceed the latest Debt Servicing Ratio as announced by the Hong Kong Monetary Authority.
- (2) 第一按揭銀行須為指定財務機構指定及轉介之銀行。
The First Mortgagee Bank shall be a bank specified and referred by the designated financing company.
- (3) 第二按揭貸款金額最高為淨樓價的20%, 但第一按揭貸款及第二按揭貸款總金額不得超過淨樓價的80%。第二按揭貸款年期最長為20年或第一按揭貸款之年期, 以較短者為準。第二按揭首三年之按揭利率為指定財務機構不時報價之最優惠利率(P)減2% (P-2%) (現時P=5%) 計算, 其後之按揭利率為指定財務機構不時報價之最優惠利率(P)計算, 利率浮動。最終按揭利率以指定財務機構審批結果而定。最優惠利率選用指定財務機構不時之報價。
Second Mortgage Loan is 20% of the Net Purchase Price, but the total mortgage amount of first mortgage loan plus the Second Mortgage Loan shall not exceed 80% of Net Purchase Price. The maximum tenure of the Second Mortgage Loan shall be 20 years or the tenure of first mortgage loan, whichever is shorter. Interest rate of the Second Mortgage Loan for the first three years shall be at the Prime Rate (P) designated by the financing company from time to time minus 2% per annum (P-2%) (currently P=5%), thereafter at the Prime Rate (P) designated by the financing company from time to time, subject to fluctuation. The final interest rate is subject to the approval of the designated financing company. Prime Rate is quoted by the designated financing company from time to time.
- (4) 特此通知賣方沒有參與及提供上述第二按揭貸款。上述之第二按揭貸款只是由指定財務機構提供予買方。而無論在任何情況下, 賣方無須因上述第二按揭貸款所引發或有關的任何事情負上任何責任。
Notice is hereby given that the Vendor is not involved in the arrangement of the Second Mortgage Loan mentioned above. The arrangement of the Second Mortgage Loan is provided or procured to the Purchaser by the designated financing company and in no circumstances shall the Vendor be held liable for anything arising from or in connection with the Second Mortgage Loan.
- (5) 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、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。
The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, income proof and/or banking record upon request of the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (6) 第二按揭貸款需由指定財務機構獨立審批。
The Second Mortgage Loan shall be approved by the designated financing company independently.

- (7) 所有第二按揭貸款之文件必須由賣方指定之律師辦理，並由買方負責一切有關費用。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雜費。
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 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 Second Mortgage Loan.
- (8) 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及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的成交金額全數。
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 Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full Transaction Price of the residential property in accordance with the agreement for sale and purchase.
- (9) 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.
- (10) 賣方無給予或視之為已給予任何就第二按揭貸款之批核的陳述或保證。賣方並沒有亦不會參與第二按揭貸款之安排。買方不得就由於或有關第二按揭貸款的批核及/或不批核及/或任何第二按揭貸款相關事宜而向賣方提出任何申索。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the approval of the Second Mortgage Loan. The Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan. The Purchaser shall have no claims whatsoever against the Vendor as a result of or in connection with the approval and/or disapproval of the Second Mortgage Loan and/or any matters relating to the Second Mortgage Loan.
- (11) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (12) 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 installments.
- (13) 第二按揭貸款只限個人買方申請。
Only individual Purchaser(s) are eligible to apply for the Second Mortgage Loan.
- (14) 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金額及/或利率作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor (if any), the designated financing company will adjust the loan amount and/or the interest rate as set out in the relevant payment plan.
- (c) 先住後付優惠 Occupation before Completion Benefit
(只適用於選擇第(4)(i)(A1)段之360天付款計劃、第(4)(i)(A2)段之360天第一按揭付款計劃或第(4)(i)(A4)段之360天第二按揭付款計劃之買方。)
(Only applicable for a Purchaser who chooses 360-day Payment Plan as mentioned in paragraph (4)(i)(A1), 360-day First Mortgage Payment Plan as mentioned in paragraph (4)(i)(A2) or 360-day Second Mortgage Payment Plan as mentioned in paragraph (4)(i)(A4).)
(不適用於第5座2-3樓K單位) (Not Applicable to Unit K on 2-3/F of Tower 5)

買方須不少於 30 日前以書面通知賣方申請准許佔用住宅物業。買方必須就購買的住宅物業簽署許可協議(格式由賣方律師訂明，買方不得要求任何修改)，主要條款及條件如下：

The Purchaser shall give not less than 30 days' prior written notice to the Vendor to apply for the licence of the residential property. The Purchaser shall execute the Licence Agreement in the form prescribed by the Vendor's solicitors without amendment in respect of the residential property purchased with the following main terms and conditions:

- (1) 許可佔用期最早由簽署臨時買賣合約日期後第65日至成交日期為止，或如提早成交，至實際成交日期為止。
The licence period shall commence earliest on the 65th day after the date of signing the preliminary agreement for sale and purchase until the Completion Date, or if completion takes place earlier, until the date of which completion actually takes place.
- (2) 買方須已向賣方支付成交金額之 10%。
The Purchaser shall have already paid 10% of the Transaction Price.
- (3) 許可佔用期之許可費用每期金額為所購住宅物業之成交金額之1%，第一期於簽署許可協議日期支付，之後每90日繳付一期。許可費按金及保證金各為HK\$30,000。
The licence fee of each instalment during the licence period equals to 1% of the Transaction Price of the residential property purchased, the first instalment being payable on the date of signing the Licence Agreement, and subsequent instalments shall be payable every 90 days thereafter. The licence fee deposit and security deposit are in the amount of HK\$30,000 respectively.
- (4) 買方必須負責繳付許可協議之印花稅裁定費及印花稅(如有)、準備和簽署許可協議所需之所有律師費及於許可佔用期內該住宅物業之管理費、差餉、地租、公用事業服務收費、公用事業服務按金及其它開支等。
The Purchaser shall be responsible to pay for the stamp duty adjudication fee and stamp duty (if any) on the Licence Agreement, the legal costs for the preparation and execution of the Licence Agreement and the management fees, government rates and rents, utilities charges, utilities deposits and all other outgoings, etc. of the residential property during the licence period.

賣方確認，若買方已選擇獲取該優惠，如：(i) 住宅物業的成交金額依照買賣合約訂定的日期付清(以賣方代表律師實際收到款項日期計算)；(ii) 已依照買賣合約完成住宅物業的買賣；(iii) 於住宅物業許可佔用期中每期許可費用均依照許可協議訂定的日期付清及(iv) 許可協議的條款和條件全面均已遵守，則賣方會在住宅物業買賣完成時將該住宅物業許可佔用期中已支付之許可費用的總數直接用於支付部份成交金額餘額。

The Vendor confirms that if the Purchaser has opted for obtaining the Benefit, if: (i) the Transaction Price of the residential property has been fully settled according to the date(s) stipulated in the agreement for sale and purchase concerned (the date of settlement shall be the actual date on which payment is received by Vendor's solicitors); (ii) the sale and purchase of the residential property has been completed pursuant to the agreement for sale and purchase; (iii) each instalment of the licence fee has been fully paid according to the respective dates stipulated in the Licence Agreement during the licence period of the residential property and (iv) the terms and conditions of the Licence Agreement have been complied with in all respects, the Vendor will apply the total sum of the licence fee paid during the licence period of the residential property towards settlement of part of the balance of Transaction Price upon completion of the sale and purchase of the residential property.

詳情以相關交易文件條款及條件為準。

Subject to the terms and conditions of the relevant transaction documents.

- (d) 「提前成交優惠」現金回贈 "Early Completion Benefit" Cash Rebate
- (1) 如買方提前於買賣合約訂明的期限之前繳付成交金額全數及在所有方面履行和遵守該物業之臨時合約及其後之買賣合約內一切的條款及條件(必須嚴格遵行所有時間限制)，可根據以下列表獲賣方送出「提前成交優惠」現金回贈，惟受限於以下條件：

Where the Purchaser fully pays the Transaction Price in advance of the date specified in the agreement for sale and purchase and comply with in all respects the terms and conditions of the preliminary agreement for sale and purchase and the agreement for sale and purchase (in respect of which time shall be of the essence), the Purchaser shall be entitled to the "Early Completion Benefit" Cash Rebate offered by the Vendor according to the table below, provided that:

(i) 買方須不少於擬提前成交日期的60日前以書面通知賣方，(ii) 買方必須就購買的指明住宅物業簽署一式兩份的補充協議以修改成交金額及成交日期(格式由賣方律師訂明，買方不得要求任何修改)及(iii) 買方必須負責繳付補充協議之印花稅裁定費，印花稅(如有)及準備和簽署補充協議所需之所有律師費及雜費。為免生疑問，買方於簽署買賣合約時或之前不可選擇提前成交。

(i) The Purchaser shall give prior written notice to the Vendor at least 60 days before the proposed completion date, (ii) the Purchaser shall execute a supplemental agreement (in duplicate) in the form prescribed by the Vendor's solicitors without any amendment in respect of the specified residential property purchased to amend the Transaction Price and the completion date and (iii) the Purchaser shall be responsible to pay for the stamp duty adjudication fee, stamp duty (if any), all legal costs and disbursements for the preparation and execution of the supplemental agreement. For the avoidance of doubt, the Purchaser shall not choose early completion upon or prior to signing the Agreement for Sale and Purchase.

「提前成交優惠」列表 1 "Early Completion Benefit" Table 1

(只適用於選擇第(4)(i)(A1)段之360天付款計劃、第(4)(i)(A2)段之360天第一按揭付款計劃或第(4)(i)(A4)段之360天第二按揭付款計劃之買方。)

(Only applicable for a Purchaser who chooses 360-day Payment Plan as mentioned in paragraph (4)(i)(A1), 360-day First Mortgage Payment Plan as mentioned in paragraph (4)(i)(A2) or 360-day Second Mortgage Payment Plan as mentioned in paragraph (4)(i)(A4).)

付清成交金額的日期(以賣方代表律師實際收到款項日期計算) Date of full payment of Transaction Price of the residential property (the date on which the Vendor's solicitors actually receive the payment(s))	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後90日內 Within 90 days after the date of signing of the preliminary agreement for sale and purchase.	成交金額的2% 2% of the Transaction Price

(2) 賣方會於確認有關資料無誤後將「提前成交優惠」現金回贈於物業成交時直接用於支付部份成交金額餘額。

After the Vendor has duly verified the information, the Vendor will apply the "Early Completion Benefit" Cash Rebate for part payment of the balance of the Transaction Price directly upon completion of the Property.

(3) 如「提前成交優惠」列表中訂明的任何期間的最後一日不是工作日(按《一手住宅物業銷售條例》所定義)，則以下一個工作日(按《一手住宅物業銷售條例》所定義)為該期間的最後一日。

If the last day of any of the periods as set out in the "Early Completion Benefit" Table is not a working day (as defined in the Residential Properties (First-hand Sales) Ordinance), the next working day (as defined in the Residential Properties (First-hand Sales) Ordinance) shall be regarded as the last day of that period.

(e) 1280第一按揭貸款 1280 First Mortgage Loan:

(此安排只適用於選擇第(4)(i)(A2)段之360天第一按揭付款計劃之買方。)

(This arrangement is applicable for a Purchaser who chooses 360-day First Mortgage Payment Plan as mentioned in paragraph (4)(i)(A2).)

A部份 Part A - 1280第一按揭貸款1280 First Mortgage Loan

(1) 本第一按揭貸款只限個人買方申請。

Only individual Purchaser(s) are eligible to apply for this First Mortgage Loan.

(2) 買方必須於正式合約內訂明的付清成交金額之前最少60日以書面向指定財務機構申請本第一按揭貸款。

The Purchaser shall make a written application to the designated financing company for this First Mortgage Loan in not less than 60 days before the date of settlement of the balance of the Transaction Price stipulated in the Agreement.

(3) 本第一按揭貸款以本物業之第一法定按揭作抵押。

This First Mortgage Loan shall be secured by a first legal mortgage over the Property.

(4) 本第一按揭貸款金額最高為淨樓價的80%。

The maximum amount of this First Mortgage Loan shall be 80% of the Net Purchase Price.

(5) 本第一按揭貸款年期最長為1280日。

The maximum tenor of this First Mortgage Loan shall be 1280 days.

(6) 本第一按揭貸款之按揭利率為P減年息2%(P - 2%)。P為浮動利率。最終按揭利率以指定財務機構審批結果而定。

The interest rate of this First Mortgage Loan shall be P minus 2% per annum (P - 2%). P is subject to fluctuation. The final interest rate is subject to the approval of the designated financing company.

(7) 買方只需就本第一按揭貸款向指定財務機構繳付利息。

The Purchaser shall only pay the interest to the designated financing company for this First Mortgage Loan.

(8) 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、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。

The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, income proof and/or banking record upon request of the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

(9) 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金額及/或利率作出調整。

The designated financing company reserves the right, in respect of the result of credit check and assessment of the Purchaser and his/her guarantor (if any), to adjust the loan amount and/or the interest rate.

(10) 第一按揭貸款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.

(11) 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 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 First Mortgage Loan.

(12) 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及其條款，指定財務機構有最終決定權。不論第一按揭貸款獲批與否，買方仍須按正式合約完成本物業的交易及繳付本物業的成交金額全數。

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 and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the First Mortgage Loan is granted or not, the Purchaser shall complete the purchase of the Property and shall pay the full Transaction Price of the Property in accordance with the Agreement.

(13) 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.

(14) 賣方無給予或視之為已給予任何就第一按揭貸款之批核的陳述或保證。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賣方提出任何申索。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the approval of the First Mortgage Loan. The Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan. The Purchaser shall have no claims whatsoever against 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.

- (15) 特此通知賣方沒有參與及提供上述第一按揭貸款。上述之第一按揭貸款只是由指定財務機構提供予買方。而無論在任何情況下，賣方無須因上述第一按揭貸款所引發或有關的任何事情負上任何責任。 Notice is hereby given that the Vendor is not involved in the arrangement of the First Mortgage Loan mentioned above. The arrangement of the First Mortgage Loan is provided or procured to the Purchaser by the designated financing company and in no circumstances shall the Vendor be held liable for anything arising from or in connection with the First Mortgage Loan.

B部份 Part B - 延伸第二按揭貸款 Extended Second Mortgage Loan

- (1) 再融資第一按揭銀行貸款及本「延伸第二按揭貸款」只可用於償還「1280第一按揭貸款」。
The Refinance First Mortgage Loan and this "Extended Second Mortgage Loan" shall only be used to repay "1280 First Mortgage Loan".
- (2) 本第二按揭貸款以本物業之第二法定按揭作抵押。
This Second Mortgage Loan shall be secured by a second legal mortgage over the Property.
- (3) 買方必須於全數償還「1280第一按揭貸款」的日期或「1280第一按揭貸款」的到期日（以較早者為準）不少於60日前以書面向指定財務機構申請本「延伸第二按揭貸款」。
The Purchaser shall make a written application to the designated financing company for this "Extended Second Mortgage Loan" in not less than 60 days before the full repayment of the "1280 First Mortgage Loan" or the maturity date of the "1280 First Mortgage Loan" (whichever is earlier).
- (4) 本延伸第二按揭貸款金額最高為淨樓價或本物業的估價（以較低者為準）的20%，惟再融資第一按揭銀行貸款及延伸第二按揭貸款的總金額不可超過(i)「1280第一按揭貸款」的餘額或(ii)淨樓價或本物業的估價（以較低者為準）的80%，以較低者為準。
The maximum amount of this Extended Second Mortgage Loan shall be 20% of the Net Purchase Price or the valuation of the Property (whichever is lower), provided that the total amount of the Refinance First Mortgage Loan and Extended Second Mortgage Loan shall not exceed (i) the outstanding "1280 First Mortgage Loan" amount, or (ii) 80% of the Net Purchase Price or the valuation of the Property (whichever is lower), whichever is lower.
- (5) 本延伸第二按揭貸款年期最長為20年或再融資第一按揭銀行貸款的年期（以較短者為準）。
The maximum tenor of this Extended Second Mortgage Loan shall be 20 years or the tenor of the Refinance First Mortgage Loan (whichever is shorter).
- (6) 本第二按揭貸款之按揭利率為為P加年息1.5% (P + 1.5%)。P為浮動利率。最終按揭利率以指定財務機構審批結果而定。
The interest rate of this Second Mortgage Loan shall be at P plus 1.5% per annum (P + 1.5%). P is subject to fluctuation. The final interest rate is subject to the approval of the designated financing company.
- (7) 買方必須首先得到再融資第一按揭銀行貸款書面同意買方申請本第二按揭貸款。
The Purchaser shall obtain the prior written consent from the Refinance First Mortgagee for the application of the Extended Second Mortgage Loan.
- (8) 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、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。
The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, income proof and/or banking record upon request of the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (9) 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金額及/或利率作出調整。
The designated financing company reserves the right, in respect of the result of credit check and assessment of the Purchaser and his/her guarantor (if any), to adjust the loan amount and/or the interest rate.
- (10) 本第二按揭貸款須由指定財務機構獨立審批。
This Second Mortgage Loan shall be approved by the designated financing company independently.
- (11) 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二按揭貸款的律師費用及雜費。
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 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 Second Mortgage Loan.
- (12) 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及其條款，指定財務機構有最終決定權。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company.
- (13) 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.
- (14) 賣方無給予或視之為已給予任何就第二按揭貸款之批核的陳述或保證。賣方並沒有亦不會參與第二按揭貸款之安排。買方不得就由於或有關第二按揭貸款的批核及/或不批核及/或任何第二按揭貸款相關事宜而向賣方提出任何申索。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the approval of the Second Mortgage Loan. The Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan. The Purchaser shall have no claims whatsoever against the Vendor as a result of or in connection with the approval and/or disapproval of the Second Mortgage Loan and/or any matters relating to the Second Mortgage Loan.
- (15) 特此通知賣方沒有參與及提供上述第二按揭貸款。上述之第二按揭貸款只是由指定財務機構提供予買方。而無論在任何情況下，賣方無須因上述第二按揭貸款所引發或有關的任何事情負上任何責任。
Notice is hereby given that the Vendor is not involved in the arrangement of the Second Mortgage Loan mentioned above. The arrangement of the Second Mortgage Loan is provided or procured to the Purchaser by the designated financing company and in no circumstances shall the Vendor be held liable for anything arising from or in connection with the Second Mortgage Loan.

(4)(iv) 誰人負責支付買賣該項目中的指明住宅物業的有關律師費及印花稅

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

- (1) 如買方選用賣方指定之代表律師作為買方之代表律師同時處理其買賣合約及轉讓契及按揭(如有)，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 solicitors to act on his behalf in the agreement for sale and purchase and the assignment in relation to the purchase and handling mortgage (if any), 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作為買方之代表律師處理其購買發展項目中的住宅物業的事宜，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 own solicitors to act for him in relation to the purchase of the residential property(ies) in the Development, each of the Vendor and Purchaser shall pay his own solicitors' legal fees in respect of the agreement for sale and purchase, the mortgage (if any) and the assignment.
- (3) 買方需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、「額外印花稅」(按《印花稅條例》所定義)、買家印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費等)、登記費及其他支出費用。

All stamp duty, registration fee and other disbursements on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the Assignment (including without limitation any stamp duty on any nomination or sub-sale, any "special stamp duty" as defined in the Stamp Duty Ordinance, any buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the Purchaser.

- (4)(v) 買方須為就買賣該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

有關該住宅物業交易之草擬大廈公契及管理合約費用及附於該文件之圖則之費用的適當分攤、業權文件認正本之費用、該住宅物業的買賣合約及轉讓契之圖則費，該住宅物業按揭（如有）之法律費用、附加合約（如有）及其他實際支出等，均由買方負責。

The Purchaser shall solely bear and pay a due proportion of the costs for the preparation of the Deed of Mutual Covenant and Management Agreement ("DMC") and the plans to be attached to the DMC, all costs for preparing certified copies of title deeds and documents of the residential property, all plan fees for plans to be annexed to the agreement for sale and purchase and the assignment, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the residential property and all legal cost and charges for supplemental agreement (if any).

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 Transaction 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) 所有就購買該項目中的指明住宅物業而連帶獲得的任何折扣、贈品、財務優惠或利益均只提供予臨時買賣合約中訂明的一手買方及不可轉讓。賣方有絕對酌情權決定買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。賣方亦保留解釋該等折扣、贈品、財務優惠或利益的相關條款及條件的權利。如有任何爭議，賣方之決定為最終並對買方有約束力。
All of the discount, gift, financial advantage or benefit to be made available in connection with the purchase of a specified residential property in the Development are offered to first hand Purchaser as specified in the preliminary agreement for sale and purchase only and shall not be transferable. The Vendor has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Vendor also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.
 - (3) 賣方的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借入或任何指明類別的擬借入人批出貸款，無論是促使、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。
The Vendor's designated financing company has not and will not appoint any person (third party) for or in relation to granting a loan to any intending borrower or any specified class of intending borrower, whether as to the procuring, negotiation for, obtaining or application for a loan, or guaranteeing or securing the repayment of such a loan.
 - (4) 由賣方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。
The maximum loan amount, interest rate and terms of any loan to be offered by the Vendor's designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time.
- (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:
1. 中原地產代理有限公司 Centaline Property Agency Limited
 2. 美聯物業代理有限公司 Midland Realty International Limited
 3. 利嘉閣地產有限公司 Ricacorp Properties Limited
 4. 香港置業(地產代理)有限公司 Hong Kong Property Services (Agency) Limited
 5. 世紀21集團有限公司及旗下特許經營商 Century 21 Group Limited and Franchisees
 6. 晉誠地產代理有限公司 Earnest Property Agency Limited
 7. 第一太平戴維斯住宅代理有限公司 Savills Realty Limited
 8. 領高地產代理有限公司 Leading Properties Agency Limited
 9. 世邦魏理仕有限公司 CBRE Limited
 10. 高力國際物業代理有限公司 Colliers International Agency Limited
 11. 萊坊(香港)有限公司 Knight Frank Hong Kong Limited
 12. 信和地產代理有限公司 Sino Real Estate Agency Limited

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

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

- (6) 賣方就發展項目指定的互聯網網站的網址為：www.themediterranean.hk。
The address of the website designated by the Vendor for the Development is: www.themediterranean.hk.