

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	Silversands	期數(如有) Phase No. (if any)	--
發展項目位置 Location of the Development	耀沙路8號 8 Yiu Sha 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)			160

印製日期 Date of Printing	價單編號 Number of Price List
22/01/2021	1

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

修改日期 Date of Revision	經修改的價單編號 Numbering of Revised Price List	如物業價錢經修改，請以「✓」標示 Please use “✓” to indicate changes to prices of residential properties
		價錢 Price
13/05/2021	1A	--
07/06/2021	1B	--
11/10/2021	1C	--
16/11/2021	1D	--
07/12/2021	1E	--
21/01/2022	1F	--
11/02/2022	1G	--
27/04/2022	1H	--
25/10/2022	1I	--
21/03/2023	1J	--
11/12/2023	1K	--
25/03/2024	1L	✓
17/05/2024	1M	✓

第二部分：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
5A	1	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	10,836,000	256,098 (23,815)	-	-	-	-	-	-	-	-	-	-
5A	2	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	10,999,000	259,950 (24,174)	-	-	-	-	-	-	-	-	-	-
5A	3	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	11,328,000	267,725 (24,897)	-	-	-	-	-	-	-	-	-	-
5A	5	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	11,385,000	269,073 (25,022)	-	-	-	-	-	-	-	-	-	-
5A	6	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	11,498,000	271,743 (25,270)	-	-	-	-	-	-	-	-	-	-
5A	7	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	11,556,000	273,114 (25,398)	-	-	-	-	-	-	-	-	-	-
5A	8	D	42.312(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.5 (16)	11,613,000	274,461 (25,523)	-	-	-	-	-	-	-	-	-	-
5A	1	E	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.5 (16)	7,202,000	254,731 (23,691)	-	-	-	-	-	-	-	-	-	-
5A	2	E	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.5 (16)	7,238,000	256,004 (23,809)	-	-	-	-	-	-	-	-	-	-
5A	3	E	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.5 (16)	7,275,000	257,313 (23,931)	-	-	-	-	-	-	-	-	-	-

第二部分：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
5A	5	E	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,312,000	258,621 (24,053)	-	-	-	-	-	-	-	-	-	-
5A	6	E	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,347,000	259,859 (24,168)	-	-	-	-	-	-	-	-	-	-
5A	1	F	28.419(306) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.691(18)	7,194,000	253,141 (23,510)	-	-	-	-	-	-	-	-	-	-
5A	2	F	28.419(306) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.691(18)	7,229,000	254,372 (23,624)	-	-	-	-	-	-	-	-	-	-
5A	3	F	28.419(306) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.691(18)	7,266,000	255,674 (23,745)	-	-	-	-	-	-	-	-	-	-
5A	5	F	28.419(306) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.691(18)	7,302,000	256,941 (23,863)	-	-	-	-	-	-	-	-	-	-
5A	6	F	28.419(306) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.691(18)	7,339,000	258,243 (23,984)	-	-	-	-	-	-	-	-	-	-
5A	1	G	41.644(448) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,383,000 11,460,000 11,985,000	249,328 (23,176) 278,190 (25,580) 287,797 (26,752)	-	-	-	-	-	-	-	-	-	-
5A	2	G	41.644(448) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,415,000	250,096 (23,248)	-	-	-	-	-	-	-	-	-	-
5A	3	G	41.644(448) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,466,000	251,321 (23,362)	-	-	-	-	-	-	-	-	-	-

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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
5A	5	G	41.644(448) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,519,000	252,593 (23,480)	-	-	-	-	-	-	-	-	-	-
5A	6	G	41.644(448) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,571,000	253,842 (23,596)	-	-	-	-	-	-	-	-	-	-
5B	1	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,022,000 12,060,000 12,297,000	260,470 (24,171) 284,945 (26,447) 290,544 (26,967)	-	-	-	-	-	-	-	-	-	-
5B	2	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,077,000	261,719 (24,292)	-	-	-	-	-	-	-	-	-	-
5B	3	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,133,000	263,042 (24,414)	-	-	-	-	-	-	-	-	-	-
5B	5	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,188,000	264,342 (24,535)	-	-	-	-	-	-	-	-	-	-
5B	6	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,524,000	272,281 (25,272)	-	-	-	-	-	-	-	-	-	-
5B	7	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,582,000	273,651 (25,399)	-	-	-	-	-	-	-	-	-	-
5B	8	A	42.324(456) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,639,000	274,998 (25,524)	-	-	-	-	-	-	-	-	-	-
5B	1	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,944,000 11,990,000 12,584,000	258,742 (24,053) 283,472 (26,352) 297,515 (27,657)	-	-	-	-	-	-	-	-	-	-

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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
5B	2	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	10,999,000	260,042 (24,174)	-	-	-	-	-	-	-	-	-	-
5B	3	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,053,000	261,319 (24,292)	-	-	-	-	-	-	-	-	-	-
5B	5	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,108,000	262,619 (24,413)	-	-	-	-	-	-	-	-	-	-
5B	6	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,442,000	270,516 (25,147)	-	-	-	-	-	-	-	-	-	-
5B	7	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,499,000	271,863 (25,273)	-	-	-	-	-	-	-	-	-	-
5B	8	B	42.297(455) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	11,556,000	273,211 (25,398)	-	-	-	-	-	-	-	-	-	-
5B	5	C	47.371(510) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	12,412,000	262,017 (24,337)	-	-	-	-	-	-	-	-	-	-
5B	6	C	47.371(510) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	12,633,000	266,682 (24,771)	-	-	-	-	-	-	-	-	-	-
5B	7	C	47.371(510) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	12,697,000	268,033 (24,896)	-	-	-	-	-	-	-	-	-	-
5B	8	C	47.371(510) 露台 Balcony: 2.000 (22) 工作平台 Utility Platform: 1.500 (16)	12,760,000	269,363 (25,020)	-	-	-	-	-	-	-	-	-	-

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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
5B	1	E	28.492(307) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.764(19)	7,421,000	260,459 (24,173)	-	-	-	-	-	-	-	-	-	-
5B	2	E	28.492(307) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.764(19)	7,458,000	261,758 (24,293)	-	-	-	-	-	-	-	-	-	-
5B	3	E	28.492(307) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.764(19)	7,494,000	263,021 (24,410)	-	-	-	-	-	-	-	-	-	-
5B	5	E	28.492(307) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.764(19)	7,533,000	264,390 (24,537)	-	-	-	-	-	-	-	-	-	-
5B	6	E	28.492(307) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.764(19)	7,571,000	265,724 (24,661)	-	-	-	-	-	-	-	-	-	-
5B	1	F	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,275,000	257,313 (23,931)	-	-	-	-	-	-	-	-	-	-
5B	2	F	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,312,000	258,621 (24,053)	-	-	-	-	-	-	-	-	-	-
5B	3	F	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,348,000	259,895 (24,171)	-	-	-	-	-	-	-	-	-	-
5B	5	F	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,385,000	261,203 (24,293)	-	-	-	-	-	-	-	-	-	-
5B	6	F	28.273(304) 露台 Balcony: 2.079(22) 工作平台 Utility Platform: 1.500 (16)	7,422,000	262,512 (24,414)	-	-	-	-	-	-	-	-	-	-

第三部份：其他資料 Part 3: Other Information

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

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

第52(1)條 / Section 52(1)

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

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

第53(2)條 / Section 53(2)

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

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

第 53(3)條 / Section 53(3)

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

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

- (3) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第8 條及附表二第2 部的計算得出的。
The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.

- (4) 註: 於本第4段內，「售價」指本價單第二部份表中所列之價目，而「成交金額」指臨時買賣合約及買賣合約所載之價目(即售價經計算相關支付條款及適用折扣後之價錢)。因應相關支付條款及適用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。除特別注明外，「淨樓價」一詞指售價扣除第(4)(iii)(b)段所述的「代繳從價印花稅」優惠（如有）後的金額。

Note: In this paragraph 4, "Price" means the price set out in the schedule in Part 2 of this price list, and "Transaction Price" means the purchase price set out in the Preliminary Agreement for Sale and Purchase and Agreement for Sale and Purchase, i.e. the purchase price after applying the relevant terms of payment and applicable 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”, unless otherwise specified, means the amount of purchase price after deducting the "Ad Valorem Stamp Duty" Benefit (if any) as set out in paragraph (4)(iii)(b).

- (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.

(J1)尊貴Siversands 300天付款計劃 Premium Siversands 300-day Payment Plan （照售價減11.5%）(11.5% discount on the Price)

- (1) 相等於成交金額5%之臨時訂金於買方簽署臨時買賣合約時繳付。
A preliminary deposit equivalent to 5% of Transaction Price 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60天內繳付。
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300天內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 300 days after signing of the Preliminary Agreement for Sale and Purchase.

買方可向賣方指定之財務機構申請「備用第二按揭貸款」。詳情請參閱第(4)(iii)(a)段。

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

(J2)尊貴Silversands 270天付款計劃 Premium Silversands 270-day Payment Plan (照售價減13.25%) (13.25% discount on the Price)

- (1) 相等於成交金額5%之臨時訂金於買方簽署臨時買賣合約時繳付。
A preliminary deposit equivalent to 5% of Transaction Price 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60天內繳付。
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270天內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 270 days after signing of the Preliminary Agreement for Sale and Purchase.

買方可向賣方指定之財務機構申請「備用第二按揭貸款」。詳情請參閱第(4)(iii)(a)段。

The Purchaser may apply the "Standby Second Mortgage Loan" from the Vendor's designated financing company. Please refer to paragraph (4)(iii)(a) 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) 請參閱第(4)(i)段。Please refer to paragraph (4)(i).
- (b) Sino Club會員售價折扣優惠 Price Discount Offer for Sino Club Member
買家如屬Sino Club會員，可獲額外1%售價折扣優惠。An extra 1% discount from the Price would be offered to purchasers who are Sino Club members.
- (c) 「海星灣海景」優惠 "Starfish Bay Seaview" Benefit
買方可獲額外5.5%售價折扣優惠作為「海星灣海景」優惠。An extra 5.5% discount on the Price would be offered to the Purchasers as "Starfish Bay Seaview" Benefit.
- (d) 尊貴Silversands特別折扣 Premium Silversands Special Discount:
買方可獲額外5%售價折扣優惠作為尊貴Silversands特別折扣。An extra 5% discount on the Price would be offered to the Purchasers as Premium Silversands Special Discount.
- (e) 額外折扣 Extra Discount:
買方可獲額外8%售價折扣優惠作為額外折扣。An extra 8% discount on the Price would be offered to the Purchasers as the Extra Discount.
- (f) 開心入住折扣 Welcome Home Discount:
買方可獲額外5%售價折扣優惠作為開心入住折扣。An extra 5% discount on the Price would be offered to the Purchasers as the Welcome Home Discount.

(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) 備用第二按揭貸款(「第二按揭貸款」) Standby Second Mortgage Loan ("Second Mortgage Loan")

買方可向賣方指定財務機構申請第二按揭貸款。主要條款如下:

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

- (1) 本第二按揭貸款金額最高為淨樓價的20%，惟第一按揭貸款及本第二按揭貸款的總金額不可超過淨樓價的80%。本第二按揭貸款年期最長為20年或第一按揭貸款的年期（以較短者為準）。第二按揭首三年之按揭利率為香港上海滙豐銀行有限公司不時報價之最優惠利率(P)減2% (P-2%) 計算，其後年期之按揭利率以最優惠利率(P)計算，利率浮動。最終按揭利率以指定財務機構確認而定。
The maximum amount of this Second Mortgage Loan shall be 20% of the Net Purchase Price, provided that the total amount of the First Mortgage Loan and this Second Mortgage Loan shall not exceed 80% of the Net Purchase Price of the Property. The maximum tenor of this Second Mortgage Loan shall be 20 years or the tenor of the 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) quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time minus 2% per annum (P-2%) ; thereafter at the rate of P per annum, the rate is subject to fluctuation. The final interest rate is subject to the approval of the designated financing company.
- (2) 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)之每月總入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/its guarantor (if any) to the total monthly income of the Purchaser and his/her/its guarantor (if any) does not exceed the latest Debt Servicing Ratio as announced by the Hong Kong Monetary Authority.

- (3) 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/its 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.
- (4) 第一按揭銀行須為指定財務機構指定及轉介之銀行。
First mortgagee bank shall be a bank specified and referred by the designated financing company.
- (5) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (6) 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.
- (7) 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/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, income proof and/or banking record upon request by the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her/its guarantor (if any).
- (8) 第二按揭貸款須由指定財務機構獨立審批。
The Second Mortgage Loan shall be approved by the designated financing company independently.
- (9) 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/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.
- (10) 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 and the approved loan amount of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, 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.
- (11) 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.
- (12) 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.
- (13) 賣方沒有參與及提供第二按揭貸款。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，賣方無須因第二按揭貸款所引發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 arrangement of the Second Mortgage Loan.
- (14) 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.
- (b) 「代繳從價印花稅」優惠 "Ad Valorem Stamp Duty" Benefit
(只適用於選擇(J1)付款計劃之買方。)
(Only applicable to Purchasers who choose (J1) Payment Plan.)
- 受限於以下條款及條件的前提下，買方將獲賣方提供「代繳從價印花稅」優惠，金額相等就正式合約須繳付之從價印花稅的實際金額或售價的 3.75%，以較低者為準。
Subject to the conditions precedent below being satisfied by the Purchaser, the Purchaser will be offered by the Vendor the "Ad Valorem Stamp Duty" Benefit. The amount is equal to the actual amount of ad valorem stamp duty payable on the Agreement or 3.75% of the Purchase Price, whichever is lower.
- (1) 「代繳從價印花稅」優惠只作繳付正式合約之從價印花稅之用。
The "Ad Valorem Stamp Duty" Benefit shall be used for the purpose of payment of the ad valorem stamp duty on the Agreement only.
- (2) 若買方未能遵守、履行及符合臨時合約或正式合約內的任何條款及條件或未能完成購買本物業或未能按照正式合約的條款及條件付清物業之售價之尾數，買方將不能享有「代繳從價印花稅」優惠及須按賣方選擇立即向賣方支付一筆相等於賣方已繳付之「代繳從價印花稅」優惠之款項或立即採取一切賣方要求之步驟及行動協助賣方從有關當局退回已付之正式合約應付之從價印花稅及應賣方要求向賣方提供所有上述退款所需之文件。
If the Purchaser fails to observe, perform or comply with any of the terms and conditions contained in the Preliminary Agreement or the Agreement or to complete the purchase of the Property or to pay the balance of the Price in accordance with the terms and conditions of the Agreement, the Purchaser shall no longer be entitled to the "Ad Valorem Stamp Duty" Benefit and shall at the option of the Vendor forthwith pay to the Vendor an amount equivalent to the "Ad Valorem Stamp Duty" Benefit paid by the Vendor or forthwith carry out all steps and actions the Vendor requires to assist the Vendor to obtain a refund of the paid ad valorem stamp duty on the Agreement from the relevant authorities and furnish the Vendor with all documents that are necessary for the aforesaid refund upon the Vendor's request.
- (3) 所有根據本段之條款及條件賦予買方之權利及優惠均不能轉讓及不能轉移，及只能由買方本人行使及享用。
All the rights and benefits conferred on the Purchaser upon the terms and conditions under this paragraph are non-assignable and non-transferable and can only be exercised and enjoyed by the Purchaser personally.
- (4) 為免疑問，買方有責任支付所有印花稅，包括但不限於從價印花稅、買家印花稅、額外印花稅(如有)及印花稅署徵收之罰款(如適用)。「代繳從價印花稅」優惠乃屬賣方提供之補貼，賣方在任何情況下均不須就提供「代繳從價印花稅」優惠之任何延遲或因任何原因導致「代繳從價印花稅」優惠(或其任何部分)之延遲支付而造成之任何罰款或損失負責。本優惠受其他條款及條件約束。

For the avoidance of doubt, it is the Purchaser's duty to pay all stamp duty, including but not limited to ad valorem stamp duty, buyer stamp duty, additional stamp duty (if any) and penalty imposed by the Stamp Office (if applicable). The "Ad Valorem Stamp Duty" Benefit is only a subsidy offered by the Vendor and the Vendor will under no circumstances be liable for any delay in offering the "Ad Valorem Stamp Duty" Benefit or be responsible for any penalty or loss if there is any late payment of the "Ad Valorem Stamp Duty" Benefit (or any part thereof) for whatever reason. This benefit is subject to other terms and conditions.

(c) 連傢俱發售之單位 Unit Sold with Furniture

購買第5A座1樓A單位或第5B座1樓B單位之買方，可於買賣完成時獲贈該單位內現有之家具與實產 (受相關文件條款及條件限制，該等條款及條件包括但不限於賣方或其代表不會就家具與實產或其中任何一件在任何方面作出任何保證或陳述，特別是，對於任何家具和實產的狀況、狀態、質量或適用性，或就任何家具和實產是否處於或將處於工作狀態，均不提供任何保證或陳述)。家具與實產將於成交時以「現狀」交付與買方。買方須以現有狀況接受家具和實產。賣方對任何家具和實產將不提供維修、保養或更換。

Purchaser of Unit A on 1/F of Tower 5A or Unit B on 1/F of Tower 5B shall receive the furniture and chattels currently displayed at the unit on completion of the sale and purchase as gifts (subject to the terms and conditions of the relevant documentation, which said terms and conditions include (without limitation) the followings: No warranty or representation whatsoever is given by the Vendor or any person on behalf of the Vendor in any respect as regards the furniture and chattels or any of them. In particular, no warranty or representation whatsoever is given as to the physical condition and state, quality or the fitness of any of the furniture and chattels or as to whether any of the furniture and chattels are or will be in working condition). The furniture and chattels will be delivered to purchaser upon completion on an “as is” condition and the purchaser shall take them as they stand. No repair, maintenance or replacement for any furniture and chattels will be provided by the Vendor.

(d) 「沒有使用貸款」現金回贈 "Not utilized Mortgage Loan" Cash Rebate

- (1) 如買方沒有使用第(4)(iii)(a)段所述的第二按揭貸款；及按買賣合約付清成交金額的餘額，買方可獲賣方送出現金回贈作為「沒有使用貸款」現金回贈。「沒有使用貸款」現金回贈的金額相等於淨樓價5%。
Where the Purchaser has not utilized the Second Mortgage Loan as set out in paragraph (4)(iii)(a); and settles the balance of the Transaction Price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a cash rebate as "Not utilized Mortgage Loan" Cash Rebate offered by the Vendor. The amount of the "Not utilized Mortgage Loan" Cash Rebate shall be equal to 5% of the net purchase price.
- (2) 買方須於付清成交金額餘額之日前最少30日以書面向賣方申請「沒有使用貸款」現金回贈，賣方會於收到申請並證實有關資料無誤後將「沒有使用貸款」現金回贈直接用於支付部份成交金額餘額。
The Purchaser shall apply to the Vendor in writing for the "Not utilized Mortgage Loan" Cash Rebate at least 30 days before the date of settlement of the balance of the Transaction Price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the "Not utilized Mortgage Loan" Cash Rebate for part payment of the balance of the Transaction Price directly.

上文「淨樓價」一詞指成交金額扣除第(4)(iii)(b)段所述的「代繳從價印花稅」優惠（如有）後的金額。

The term "net purchase price" above means the amount of Transaction Price after deducting the "Ad Valorem Stamp Duty" Benefit (if any) as set out in paragraph (4)(iii)(b).

(e) 「提前成交優惠」現金回贈 "Early Completion Benefit" Cash Rebate

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:

- (1) 買方須不少於擬提前成交日的30 日前以書面通知賣方。賣方會於收到申請並證實有關資料無誤後將「提前成交優惠」現金回贈直接用於支付部份成交金額餘額。
The Purchaser shall give prior written notice to the Vendor at least 30 days before the proposed completion date. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the "Early Completion Benefit" Cash Rebate for part payment of the balance of the Transaction Price directly.
- (2) 為免生疑問，買方須於簽署指明住宅物業之相關買賣合約後方可申請「提前成交優惠」現金回贈。

For the avoidance of doubt, the Purchaser shall only apply for the "Early Completion Benefit" Cash Rebate after the signing of the relevant Agreement for Sale and Purchase of the specified residential property.

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

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150日內 Within 150 days after the date of signing of the Preliminary Agreement for Sale and Purchase.	淨樓價5% 5% of the Net Purchase Price
簽署臨時買賣合約的日期後151-180日內 Within 151-180 days after the date of signing of the Preliminary Agreement for Sale and Purchase.	淨樓價4% 4% of the Net Purchase Price
簽署臨時買賣合約的日期後181-210日內 Within 181-210 days after the date of signing of the Preliminary Agreement for Sale and Purchase.	淨樓價3% 3% of the Net Purchase Price

上文「淨樓價」一詞指成交金額扣除第(4)(iii)(b)段所述的「代繳從價印花稅」優惠（如有）後的金額。

The term "net purchase price" above means the amount of Transaction Price after deducting the "Ad Valorem Stamp Duty" Benefit (if any) as set out in paragraph (4)(iii)(b).

(f) 「指定單位」現金回贈 "Designated Units" Cash Rebate

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「指定單位」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 “Designated Units” Cash Rebate offered by the Vendor according to the table below, provided that:

- (1) 買方須不少於擬提前成交日的30 日前以書面通知賣方。賣方會於收到申請並證實有關資料無誤後將「指定單位」現金回贈直接用於支付部份成交金額餘額。

The Purchaser shall give prior written notice to the Vendor at least 30 days before the proposed completion date. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the "Designated Units" Cash Rebate for part payment of the balance of the Transaction Price directly.

- (2) 「指定單位」現金回贈金額如下： The amount of "Designated Units" Cash Rebate is as follows：

大廈名稱 Block Name	樓層 Floor	單位 Unit	「指定單位」現金回贈 "Designated Units" Cash Rebate
5A	1	A	6.00%
5A	1	B	6.00%
5A	1	G	6.00%
5B	1	A	6.00%
5B	1	B	6.00%
5B	3	C	6.00%

上文「淨樓價」一詞指成交金額扣除第(4)(iii)(b)段所述的「代繳從價印花稅」優惠（如有）後的金額。

The term "net purchase price" above means the amount of Transaction Price after deducting the "Ad Valorem Stamp Duty" Benefit (if any) as set out in paragraph (4)(iii)(b).

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

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

- (1) 如買方選用賣方指定之代表律師作為買方之代表律師處理其買賣合約及轉讓契及按揭(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/her 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 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、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, 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.

草擬、登記及完成大廈公契及管理合約費用及附於公契之圖則之費用的適當分攤、業權文件認正副本之費用、住宅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、住宅物業按揭(如有)及附加合約(如有)之法律費用及實際支出、其他有關所購住宅物業的買賣的文件的所有法律及其他實際支出等，均由買方負責。

The Purchaser shall solely bear and pay a due proportion of the costs for the preparation, registration and completion 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, 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) and Supplemental Agreement (if any) in respect of the residential property, and all other legal cost and charges of any other documents relating to the sale and purchase of the residential property.

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) 所有就購買該項目中的指明住宅物業而連帶獲得的任何折扣、贈品、財務優惠或利益均只提供予臨時買賣合約中訂明的一手買方及不可轉讓。賣方有絕對酌情權決定買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。賣方亦保留解釋該等折扣、贈品、財務優惠或利益的相關條款的權利。如有任何爭議，賣方之決定為最終並對買方有約束力。
All of the discount, gift, financial advantage or benefit to be made available in connection with the purchase of a specified residential property in the Development are offered to first hand Purchaser as specified in the preliminary agreement for sale and purchase only and shall not be transferable. The Vendor has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Vendor also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.
- (3) 賣方的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借款人或任何指明類別的擬借款人批出貸款，無論是促使、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。
The Vendor's designated financing company has not and will not appoint any person (third party) for or in relation to granting a loan to any intending borrower or any specified class of intending borrower, whether as to the procuring, negotiation, obtaining, application, guaranteeing or securing the repayment of such a loan.
- (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. 香港(國際)地產商會有限公司及其特許會員 Hong Kong (International) Realty Association Limited & Chartered Members
7. 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.silversands.hk**

The address of the website designated by the vendor for the Development is: **www.silversands.hk**