

(C) 建築期付款計劃 Stage Payment Plan (照售價減4.5%) (4.5% 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%即成交金額餘款於賣方向買方發出書面通知書可將發展項目內的住宅物業之業權有效地轉讓予買方的日期後的14日內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 14 days after the date of written notification to the Purchaser that the Vendor is in a position validly to assign the residential property in the Development to the Purchaser.

(D) 建築期備用第二按揭付款計劃 Stage Standby Second Mortgage Payment Plan (照售價減3.5%) (3.5% 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%即成交金額餘款於賣方向買方發出書面通知書可將發展項目內的住宅物業之業權有效地轉讓予買方的日期後的14日內繳付。
90% of Transaction Price being balance of Transaction Price shall be paid within 14 days after the date of written notification to the Purchaser that the Vendor is in a position validly to assign the residential property in the Development to the Purchaser.

買方可向發展商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 to the Vendor's designated financing company for the "Standby Second Mortgage Loan". 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) 「印花稅津貼」優惠 "Subsidy of Stamp Duty" Benefit:
買方可獲額外8.5%售價折扣優惠作為「印花稅津貼」優惠。
An extra 8.5% discount on the Price would be offered to the Purchasers as "Subsidy of Stamp Duty" 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) 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(B)及(D)付款計劃之買方。)
(This arrangement is only applicable to Purchasers who choose (B) & (D) Payment Plans.)

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) 第二按揭貸款金額最高為成交金額的20%，但第一按揭貸款及第二按揭貸款總金額不得超過成交金額的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。第二按揭首兩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審批結果而定。最優惠利率選用指定財務機構不時之報價。
The maximum Second Mortgage Loan is 20% of the Transaction Price, but the total mortgage amount of first mortgage loan plus the Second Mortgage Loan shall not exceed 80% of Transaction 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 two years shall be at the Prime Rate (P) minus 2% (P-2%) per annum (currently P=5%); 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. Prime Rate is quoted by the designated financing company from time to time.
- (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.

(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 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. 云房網絡(香港)代理有限公司 Qfang Network (Hong Kong) Agency Limited
7. 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
8. 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