













(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)及(E1)付款計劃之買方。)

(This arrangement is only applicable to Purchasers who choose (B) & (D) & (E1) 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)的信貨審查及評估結果，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) 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(B1)及(E1)付款計劃之買方。)  
(This arrangement is only applicable to Purchasers who choose (B1) & (E1) Payment Plans.)

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) 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售價餘額之日前最少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 Purchase 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25年。  
The maximum tenor of this First Mortgage Loan shall be 25 years.
- (6) 買方於本第一按揭貸款首年可享免息免供。按揭貸款第二年之按揭利率為P減年息2% (P-2%)；按揭貸款第三年及第四年之按揭利率為P%；其後之按揭利率為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 Purchaser is not required to repay principal and interest for the first year of this First Mortgage Loan. The interest rate of this First Mortgage Loan of the second year shall be at P minus 2% per annum (P - 2%); the interest rate of the third and the fourth years shall be at P per annum; thereafter the interest rate shall be at P plus 1.5% (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).
- (8) 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.
- (9) 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.
- (10) 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.
- (11) 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售價全數。  
The Purchaser is advised to enquire with the Designated Financing Company about the purpose and the details of the First Mortgage Loan. The approval or disapproval of the First Mortgage Loan 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 Purchase Price of the Property in accordance with the Agreement.
- (12) 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.
- (13) 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  
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.
- (14) 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.



(c) 停車位優惠 Offer of Carparking Space  
如買方購買於此價單第二部分有標上“\*”之住宅物業，賣方首次發售項目內的停車位時將優先邀請買方(連同其他持有本價單或賣方已公布或不時公布之其他價單下相同優惠之買方)按賣方其絕對酌情權制訂之售價認購一個停車位。買方須於賣方作出認購邀請時按賣方所訂時限決定是否購買停車位，並簽署相關買賣合約，逾時作棄權論，賣方不會因此向買方作出任何賠償。本優惠受其他條款及條件約束。  
When the Vendor first launches the sale of the carparking spaces in the Development, Purchaser of residential property marked with a “\*” in Part 2 of this Price List (together with other Purchasers who have the same offers under this Price List or or other Price List(s) issued or to be issued by the Vendor from time to time) will be invited to apply for the purchase of one carparking space (on such price as the Vendor may in its absolute discretion prescribes). Purchaser must decide whether to purchase one carparking space and must enter into a relevant agreement for sale and purchase within the period as prescribed the Vendor when the Vendor makes the invitation, failing which the Purchaser will be deemed to have given up the offer and the Vendor will not make any compensation to the Purchaser therefor. The offer is subject to other terms and conditions.

(d) 現金回贈優惠 Cash Rebate Benefit:  
(此安排只適用於選擇(E1)付款計劃之買方。)  
(This arrangement is only applicable to Purchasers who choose (E1) Payment Plan.)  
如買方最終沒有使用「第一按揭貸款」及「第二按揭貸款」，買方可獲賣方送出相等於淨樓價2%的現金回贈。買方須於完成本物業買賣交易完成後14日內以書面方式向賣方指定的代表律師申請上述現金回贈，賣方會於收到申請並確認有關資料無誤後60天內將現金回贈按賣方決定的方式付予買方。本優惠受相關文件條款及條件限制。  
If the Purchaser eventually has not utilized this "First Mortgage Loan" and "Second Mortgage Loan", such Purchaser shall be entitled to a cash rebate offered by the Vendor in the amount of 2% of the Net Purchase Price. The Purchaser shall apply to the Vendor's solicitor in writing for the cash rebate abovementioned within 14 days after the date of completion of the sale and purchase of the Property. The Vendor will pay the cash rebate to the Purchaser in such manner as the Vendor may decide within 60 days after the Vendor has received the written application and has duly verified the information. This benefit is subject to the terms and conditions of the relevant documents.

(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. 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](http://www.silversands.hk)

The address of the website designated by the vendor for the Development is: [www.silversands.hk](http://www.silversands.hk)