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	城軒 The Uptown	期數(如有) Phase No. (if any)					
發展項目位置 Location of Development	美善同道 8 號 No. 8 Maidstone Road						
發展項目(或期數)中的住宅物業 The total number of residential p	类的總數 properties in the development (or phase of	48					

印製日期 Date of Printing	價單編號 Number of Price List
8 February 2024	2

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

修改日期	經修改的價單編號	如物業價錢經修改,請以「✔」標示
Date of Revision	Numbering of Revised Price List	Please use "✓" to indicate changes to prices of residential properties
		價 錢 Price
-	-	-

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

界―部份・囲	以白貝貝	(1 ⁴	Part 2: Information on Area and Price		r	1										
物業的描述 Description of Residential Property		ential	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		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	其他指明項目的面積(不計算人實用面積) 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 Flat	(including balcony, utility platform as sq. metre (sq. ft.)		(\$)	Saleable Area \$ per sq. metre (\$ per sq. ft.)	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
	25	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform;		(2); 11,180,000 (6);	235,825 (21,922)	-	1.775 (19)	-	-	-	-	-	-	-	-
	25	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		15,762,000	239,508 (22,263)	-	2.175 (23)	-	-	-	-	-	-	-	-
	27	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform:		(2); 11,484,000 (6);	242,238 (22,518)	-	1.775 (19)	-	-	-	-	-	-	-	-
	27	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		(2); 16,190,000 (6); 16,190,000	246,011 (22,867)	-	2.175 (23)	-	-	-	-	-	-	-	-
	28	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform;		(2); 11,639,000 (6);	245,507 (22,822)	-	1.775 (19)	-	-	-	-	-	-	-	-
城軒 The	28	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		(2); 16,408,000 (6);	249,324 (23,175)	-	2.175 (23)	-	-	-	-	-	-	-	-
Uptown	29	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform;		(2); 11,793,000 (6);	248,755 (23,124)	-	1.775 (19)	-	-	-	-	-	-	-	-
	29	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		(2); 16,627,000 (6); 16,627,000	252,652 (23,484)	-	2.175 (23)	-	-	-	-	-	-	-	-
	30	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform:		(2); 11,955,000 (6);	252,173 (23,441)	-	1.775 (19)	-	-	-	-	-	-	-	-
	30	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		(2); 16,854,000 (6); 16,854,000	256,101 (23,805)	-	2.175 (23)	-	-	-	-	-	-	-	-
	31	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform:		(2); 12,117,000 (6); 12,117,000	255,590 (23,759)	-	1.775 (19)	-	-	-	-	-	-	-	-
	31	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform:		(2); 17,081,000 (6);	259,550 (24,126)	-	2.175 (23)	-	-	-	-	-	-	-	-

Description of	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			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	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 Flat	(including balcony, utility platform sq. metre (sq. f		if any)	(\$)	Saleable Area \$ per sq. metre (\$ per sq. ft.)	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
城軒	32	A	47.408 (510) 露台 Balcony: 工作平台 Utility Platform;	2.000 1.500	(22); (16);	12,276,000	258,944 (24,071)	-	1.775 (19)	-	-	-	-	-	-	-	-
The Uptown	32	В	65.810 (708) 露台 Balcony: 工作平台 Utility Platform;	2.000 1.500	(22); (16);	17,308,000	263,000 (24,446)	-	2.175 (23)	-	-	-	-	-	-	-	-

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,就有關指明住宅物業簽立買賣合約,則擁有人必須在該日期後的 8 個工作日內,簽立該買賣合約。

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

第 53(3)條 / Section 53(3)

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

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

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

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

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

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

(i) 支付條款

The Terms of Payment

於簽署臨時買賣合約時,買方須繳付相等於樓價的5%作為臨時訂金。請帶備港幣\$100,000的銀行本票以支付部份臨時訂金。請另備支票以繳付臨時訂金之餘額。本票及支票抬頭請寫**『何耀棣律節事務所』**The Purchaser shall pay the preliminary deposit equivalent to 5% of the purchase price upon signing of the preliminary agreement for sale and purchase. Please bring along a cashier order of HK\$100,000 for payment of the preliminary deposit. Please also prepare a cheque for payment of the balance of the preliminary deposit. The cashier order and cheque should be made payable to "GALLANT".

(A) 120天現金優惠付款計劃 (照售價減 13%) 120-day Cash Payment Method (13% discount on the Price)

- 臨時訂金即樓價5% (『臨時訂金』)於簽署臨時買賣合約時繳付,買方須於簽署臨時買賣合約的日期後5個工作日內簽署買賣合約。

 A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
- 樓價95%(樓價餘額)於簽署臨時買賣合約的日期後120日內繳付。
 95% of the purchase price (balance of purchase price) shall be paid within 120 days after the date of signing of the preliminary agreement for sale and purchase.

(B) 售價二成二按付款計劃 (照售價減 5%) 20% Second Mortgage Loan Payment Method (5% discount on the Price)

只提供予臨時買賣合約上列明的個人買方

This method is only available to individual purchasers as stated on the preliminary agreement for sale and purchase

- 1. 臨時訂金即樓價5%(『臨時訂金』)於簽署臨時買賣合約時繳付,買方須於簽署臨時買賣合約的日期後5個工作日內簽署買賣合約。
 - A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.
- 2. 樓價95%(樓價餘額)於簽署臨時買賣合約的日期後120日內繳付。
 - 95% of the purchase price (balance of purchase price) shall be paid within 120 days after the date of signing of the preliminary agreement for sale and purchase.

(C) 九成按揭即供付款計劃 (照訂價) 90% Mortgage Loan Cash Payment Method (List Price)

只提供予臨時買賣合約上列明的個人買方

***This method is only available to individual purchasers as stated on the preliminary agreement for sale and purchase ***

1. 臨時訂金即樓價5%(『臨時訂金』)於簽署臨時買賣合約時繳付,買方須於簽署臨時買賣合約的日期後5個工作日內簽署買賣合約。

A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the

Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

2. 加付訂金即樓價5%於簽署臨時買賣合約的日期後60日內繳付。

A further deposit equivalent to 5% of the purchase price shall be paid within 60 days after the date of signing of the preliminary agreement for sale and purchase.

3. 樓價90%(樓價餘額)於簽署臨時買賣合約的日期後120日內繳付。

90% of the purchase price (balance of purchase price) shall be paid within 120 days after the date of signing of the preliminary agreement for sale and purchase.

(D) 720天先住後付付款計劃 (照售價減10%) 720-day Early Move-in Payment Plan (10% discount on the Price)

1. 臨時訂金即樓價5%(『臨時訂金』)於簽署臨時買賣合約時繳付,買方須於簽署臨時買賣合約的日期後5個工作日內簽署買賣合約。

A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

2. 加付訂金即樓價1%於簽署臨時買賣合約的日期後60日內繳付。

A further deposit equivalent to 1% of the purchase price shall be paid within 60 days after the date of signing of the preliminary agreement for sale and purchase.

3. 加付訂金即樓價1%於簽署臨時買賣合約的日期後120日內繳付。

A further deposit equivalent to 1% of the purchase price shall be paid within 120 days after the date of signing of the preliminary agreement for sale and purchase.

4. 加付訂金即樓價1%於簽署臨時買賣合約的日期後180日內繳付。

A further deposit equivalent to 1% of the purchase price shall be paid within 180 days after the date of signing of the preliminary agreement for sale and purchase.

5. 加付訂金即樓價1%於簽署臨時買賣合約的日期後240日內繳付。

A further deposit equivalent to 1% of the purchase price shall be paid within 240 days after the date of signing of the preliminary agreement for sale and purchase.

加付訂金即樓價1%於簽署臨時買賣合約的日期後300日內繳付。

A further deposit equivalent to 1% of the purchase price shall be paid within 300 days after the date of signing of the preliminary agreement for sale and purchase.

7. 樓價90%(樓價餘額)於簽署臨時買賣合約的日期後720日內繳付。

90% of the purchase price (balance of purchase price) shall be paid within 720 days after the date of signing of the preliminary agreement for sale and purchase.

(ii) 售價獲得折扣的基礎

The basis on which any discount on the Price is made available

(a) 請參閱上述第(4)(i)段。

Please refer to paragraph (4)(i) above.

(b) 「文化村Friends Club」會員折扣 Privilege for "Culture Homes Friends Club" Member

在簽署臨時買賣合約當日,買方如屬「文化村Friends Club」會員,可獲額外1%售價折扣優惠。所有個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以公司名義)須在簽署臨時買賣合約當日 為「文化村Friends Club」會員,方可享此折扣優惠。

An extra 1% discount on the Price would be offered to the purchaser(s) who is a "Culture Homes Friends Club" member on the date of signing of the preliminary agreement for sale and purchase (the "PASP"). All individual purchaser(s) (if the purchaser(s) is an individual) or at least one director of the purchaser(s) (if the purchaser(s) is a corporation) should be a "Culture Home Friends Club" member on the date of signing of the PASP in order to enjoy the discount offer.

(c) 員工置業折扣 Staff Purchasing Discount

如買方(或構成買方之任何人士)屬「合資格人士」,並且沒有委任地產代理就購入住宅物業代其行事,可獲額外 3% 售價折扣優惠。

If the purchaser(s) (or any person comprising the purchaser(s)) is a "Qualified Person", provided that the purchaser(s) did not appoint any estate agent to act for him/her in the purchase of the residential property(ies), an extra 3% discount on the Price would be offered.

「合資格人士」指裕泰興有限公司、文化科技有限公司、文化村生活及復康產品有限公司、同發食品有限公司或任何上述公司之附屬公司之任何董事或員工或該董事或員工之直系親屬(任何個人的配偶、父母、子女為該個人之「直系親屬」,惟須提供令賣方滿意的有關證明文件以證明有關關係)。

"Qualified Person" means any director or employee or close family member (a spouse, parent, child of a person is a "close family member" of that person provided that the relevant supporting documents to the satisfaction of the Vendor must be provided to prove the relationship concerned) of that director or employee of any of Yu Tai Hing Company Limited, Culture Tech. Limited, Culture Homes Healthcare Company Limited and Tung Fat Fine Food Limited or a subsidiary of any such companies.

買方須在遞交購樓意向登記表格時或前提供令賣方滿意的證據証明其為合資格人士,賣方對買方是否符合本折扣優惠資格保留最終決定權,而賣方之決定為最終及對買方具有約束力。

The purchaser(s) shall on or before submission of the Registration of Intent form provide evidence for proof of being a "Qualified Person" to the satisfaction of the Vendor. The Vendor reserves the final right to decide whether or not the purchaser(s) is eligible for this discount and the Vendor's decision shall be final and binding on the purchaser(s).

(d) 新春優惠 Chinese New Year Benefit

買方於2024年2月14日至2024年4月6日期間(包括首尾兩日)簽署臨時買賣合約購買發展項目的任何指明住宅物業,均可獲額外6%售價折扣優惠。

Purchaser(s) who signs the preliminary agreement for sale and purchase between 14 February 2024 and 6 April 2024 (both dates inclusive) to purchase any of the designated residential properties of the Development would be offered an extra 6% discount on the Price.

(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) 減辣印花稅優惠

Stamp Duty Alleviation Benefit

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購之住宅物業每一期樓價及樓價餘款"),賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為樓價的3.75%)。如買方所購之住宅物業所須就買賣合約繳付的從價印花稅少於樓價的3.75%,賣方衹會代付買方實際需繳付的從價印花稅。如買方需繳付的從價印花稅高於樓價的3.75%,則餘額需由買方自行負責。

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the purchase price according to the respective dates stipulated in the Agreement for Sale and Purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the Agreement for Sale and Purchase for the Purchaser (subject however to a cap of 3.75% of the purchase price). Where the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property under the Agreement for Sale and Purchaser for the purchaser for the purchaser. Whereas if the Ad Valorem Stamp Duty payable by the Purchaser for the purchaser of the relevant residential property under the Agreement for Sale and Purchaser is higher than 3.75% of the purchaser price, the shortfall of the Ad Valorem Stamp Duty shall be payable by the Purchaser absolutely.

#以賣方代表律師實際收到款項日期為準

determined in reference to the actual date of receipt of payment(s) by the Vendor's solicitors

(B)「第一物業按揭貸款」(只適用於選擇第(4)(i) 段中付款計劃(C)之買方)

First Mortgage Loan (Only applicable to the purchaser(s) who has selected Payment Plan (C) in paragraph (4)(i))

買方可向賣方指定的財務機構(「指定財務機構」)申請第一物業按揭貸款(「物業按揭貸款」),該物業按揭貸款申請必須於不遲於預期貸款日30 日前由買方以指定表格向指定財務機構作出書面申請並須經由指

定財務機構批核。該物業按揭貸款受下列主要條款及條件限制:-

The Purchaser can apply for a first mortgage loan ("mortgage loan") from the Vendor's designated financing company ("designated financing company"), such mortgage loan application shall be made by the Purchaser to the designated financing company in the prescribed written form no later than 30 days before the intended date of advance of the mortgage loan subject to the approval of the designated financing company. The mortgage loan is subject to the following main terms and conditions:-

- 1. 若買方以公司名義購買指明住宅物業,該買方必須為香港註冊成立之有限公司,並且指定財務機構有權要求該買方提供指定財務機構認受之個人擔保。

 If the Purchaser which purchases the specified residential property is a company, such Purchaser must be a limited company incorporated in Hong Kong and the designated financing company shall have the right to
- 2. 所有物業按揭貸款法律文件需由何耀棣律師事務所辦理,並由買方負責有關律師費用及雜費。

request such Purchaser to provide personal guarantee which is recognized by the designated financing company.

- All legal documents of the mortgage loan shall be handled by Gallant ("the Vendor's solicitors") and all the costs and disbursements relating thereto shall be borne by the Purchaser.
- 3. 物業按揭貸款金額最高金額為淨樓價的 90%。「淨樓價」一詞指住宅物業之樓價扣除第 (4)(i)、4(ii) 及 4(iii)(A) 段所述的折扣、贈品、財務優惠及/或利益(如有)後的金額。

 The maximum amount of the mortgage loan shall be 90% of net purchase price. The term "net purchase price" means the amount of the purchase price of the residential property after deducting the discounts, gifts, financial advantages and/or benefits (if any) as set out in paragraph (4)(i), 4(ii) and 4(iii)(A) hereof.
- 4. 物業按揭貸款之貸款年期不可超過 30年。
 - The repayment term of the mortgage loan shall not exceed 30 years.
- 5. 物業按揭貸款及以下列方式計算的利息,按月償還:-

The mortgage loan together with interest to be calculated in the following manner shall be repaid by monthly instalments:-

- (i) 首2年年利率以香港上海匯豐銀行有限公司不時公佈之港元最優惠利率(「港元最優惠利率」)計算,利率浮動。
 - The interest for the first 2 years shall be calculated at the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time (the "Hong Kong Dollar Best Lending Rate"), subject to the fluctuation of the interest rate.
- (ii) 其後全期,利率以港元最優惠利率加 1% p.a. 計算,利率浮動。
 - Thereafter, the interest shall be calculated at a rate of 1% p.a. above Hong Kong Dollar Best Lending Rate, subject to the fluctuation of the interest rate.
- 6. 買方可提早償還貸款(全部或部份)及利息。每次提前償還貸款金額須不少於港幣十萬,而買方須提前三十天向指定財務機構發出提前還款之書面通知,並向指定財務機構清楚提出提前償還貸款日期,手 續費全免。

Early repayment of outstanding principal (in full or in part) and interest for the mortgage loan is acceptable provided that each partial prepayment amount in respect of the outstanding principal shall be not less than HK\$100,000, and the Purchaser shall notify the designated financing company in writing 30 days in advance. The Purchaser must clearly state the date for the early repayment. No handling charge is required.

7. 買方於決定申請物業按揭貸款前,敬請先向指定財務機構查詢有關用途及詳情。以上所有條款及條件,優惠(如有)及物業按揭貸款批出與否,指定財務機構有最終決定權,與僑業有限公司無關,且於任何情況下僑業有限公司均無需為此負責。不論物業按揭貸款獲批與否,買方仍須完成購買該住宅物業及繳付該住宅物業的樓價全數。就物業按揭貸款之批核,僑業有限公司及/或僑業有限公司之代理並無給予,或視之為已給予,任何聲明或保證。僑業有限公司及/或僑業有限公司之代理並沒有亦不會參與物業按揭貸款之安排。買方不得就由於或有關物業按揭貸款的批核及/或不批核及/或任何物業按揭貸款相關事宜而向僑業有限公司及/或僑業有限公司之代理提出任何申索。

The Purchaser is advised to enquire with the designated financing company on the relevant purpose and details before deciding to apply for the mortgage loan. All the above terms and conditions, offers (if any) and the approval or disapproval of the mortgage loan is subject to the final decision of the designated financing company and not related to Pacific Business Limited whatsoever and Pacific Business Limited shall in no event be liable for anything arisen therefrom. The Purchaser shall complete the purchase of the residential property and shall pay the purchase price of the residential property in full irrespective of whether the mortgage loan is approved or not. No representation or warranty is given, or shall be deemed to have been given by Pacific Business Limited and/or its agent as to the approval of the mortgage loan. Pacific Business Limited and/or its agent as a result of or in connection with the approval and/or disapproval of the mortgage loan and/or any matters relating to the mortgage loan.

8. 買方須提供令指定財務機構滿意的文件證明其還款能力,包括但不限於提供信貸報告,收入證明及/或銀行紀錄。

The Purchaser shall provide documentary evidence to the designated financing company's satisfaction in proving his/her repayment ability, including but not limited to provision of credit report, income proof and/or bank record.

9. 物業按揭貸款受指定財務機構不時所訂之其他條款及細則約束。

The mortgage loan is subject to other terms and conditions as may from time to time be stipulated by the designated financing company.

10. 有關物業按揭貸款之批核與否及物業按揭貸款條款及條件以指定財務機構之最終決定為準。

the interest rate, the tenor and/or the other conditions) of the mortgage loan.

The terms and conditions and the approval of applications for the mortgage loan are subject to the final decision of the designated financing company.

- 11. 指定財務機構可能會因應買方及其擔保人 (如有) 的信貸審查及評估結果,對物業按揭貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

 In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company may adjust the term(s) (including without limitation the loan amount,
- 12. 為免生疑問,僑業有限公司與按揭貸款無關,並在任何情況下無須就按揭貸款對買方負責或賠償。而賣方在有關住宅物業的買賣合約下的權益並不受影響。

For the avoidance of doubt, Pacific Business Limited has no involvement in the mortgage loan and shall in no event be liable to the Purchaser for anything arisen therefrom. The rights of the Vendor under the agreement for sale and purchase of the residential property shall not be affected.

(C)「第二按揭貸款」 (只適用於選擇第 (4)(i) 段中付款計劃 (B) 之買方)

(3)

Second Mortgage Loan (Only applicable to the purchaser(s) who has selected Payment Plan (B) in paragraph (4)(i))

第二按揭年期最長可達 30年或等同或不超過第一按揭貸款年期,以較短者為準。

- [1] 買方可向賣方指定的二按財務機構(「指定財務機構」)申請第二按揭貸款(「第二按揭貸款」)。指定財務機構有權隨時停止提供第二按揭貸款而無須另行通知。第二按揭貸款主要條款及條件如下。
 Purchaser(s) can apply for second mortgage loan ("second mortgage loan") from the Vendor's designated second mortgage financing company ("designated financing company"). The designated financing company may stop providing the second mortgage loan at any time without further notice. The key terms and conditions of the second mortgage loan are as follows.
- (2) 第二按揭貸款最高金額為樓價的 20%,但第一按揭(由第一按揭銀行提供)及第二按揭的總貸款額不能超過樓價的 90%,或應繳付之樓價餘額,以較低者為準。

 The maximum amount of second mortgage loan shall be 20% of the purchase price, but the total amount of first mortgage loan (to be provided by first mortgage bank) and second mortgage loan offered shall not exceed 90% of the purchase price, or the balance of purchase price payable, whichever is lower.
- The maximum tenor of the second mortgage loan is up to 30 years or same as or not exceeding the tenor of the first mortgage loan, whichever is shorter.
- (4) 第二按揭貸款的利率自支取日起計的首 24個月以香港上海匯豐銀行有限公司不時報價之港元最優惠利率("P")減 2% p.a.計算。其後第二按揭貸款的利率以P計算。P隨利率浮動調整。利率以指定財務機構的最終審批結果決定。利率是指年利率。
 - The interest rate of the second mortgage loan for the first 24 months from the drawdown date of the second mortgage loan shall be calculated at 2% p.a. below the Hong Kong Dollar Best Lending Rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time ("P"). Thereafter the interest rate of the second mortgage loan shall be calculated at P". P is subject to fluctuation. The interest rate will be subject to the final approval and decision by the designated financing company. Interest rate means interest rate per annum.
- (5) 買方及擔保人(如有)須在第一按揭銀行及指定財務機構要求時提供足夠文件證明其還款能力。

 The purchaser(s) and guarantor(s) (if any) shall provide sufficient documents to prove his/her/their repayment ability upon request of the first mortgagee bank and the designated financing company.
- (6) 第一按揭銀行須為指定財務機構所指定及轉介之銀行,買方並且須首先得到第一按揭銀行同意辦理第二按揭貸款。
 - First mortgagee bank shall be nominated and referred by the designated financing company and the purchaser(s) shall obtain prior consent from the first mortgagee bank to apply for the second mortgage loan.
- (7) 所有有關第二按揭之法律文件須由指定財務機構指明的代表律師樓擬備。如成功申請,買方須單獨繳付所有有關第二按揭貸款之一切律師費用及其他開支。
 - All legal document in relation to the second mortgage must be prepared by the solicitors' firm specified by the designated financing company. All legal costs and other expenses incurred in respect of the second mortgage loan shall be paid by the purchaser(s) solely if the application is successful.
- (8) 第一按揭貸款及第二按揭貸款須獨立審批,買方及擔保人(如有)須於第二按揭貸款的預計貸款支取日的四十五天前帶同已簽署的臨時合約正本、身份證明文件及入息証明,親身前往指定財務機構辦理第 二按揭貸款申請。買方及擔保人(如有)必須提供身份證明及指定財務機構所須文件之副本,所有提供的文件,一律不予發還。所有買方及擔保人(如有)必須親身前往指定財務機構指定的代表律師樓簽署 有關法律文件。
 - The application of first mortgage loan and second mortgage loan will be approved independently. The purchaser(s) and guarantor(s) (if any) has/have to attend the office of the designated financing company in person

and bring along the original preliminary agreement for sale and purchase signed, his/her/their identity documents and income proof to process the application of second mortgage loan in no later than forty-five days prior to the anticipated loan drawdown date. The purchaser(s) and guarantor(s) (if any) must provide copies of their identity documents and all documents the designed financing company may think necessary. The documents provided will not be returned. All the purchaser(s) and guarantor(s) (if any) must sign the relevant legal documents personally at the office of solicitors' firm specified by the designated financing company.

- (9) 買方於決定申請第二按揭貸款前,敬請先向指定財務機構查詢有關用途及詳情,以上所有主要條款、優惠(如有)及第二按揭貸款批出與否,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 方仍須完成購買住宅物業及繳付住宅物業的樓價全數。就第一及/或第二按揭貸款之批核,賣方及/或其代理並無給予或視之為已給予任何聲明或保證。
 - The purchaser(s) is advised to enquire with the designated financing company on the relevant purpose and details before deciding to apply for the second mortgage loan. All the above key terms, offer (if any) and the approval or disapproval of the second mortgage loan is subject to the final decision of the designated financing company. The purchaser(s) shall complete the purchase of the residential property and shall fully pay the purchase price of the residential property irrespective of whether the second mortgage loan is approved or not. No representative or warranty is given, or shall be deemed to have been given by the Vendor and/or its agent as to the approval of the first mortgage loan and/or second mortgage loan.
- (10) 第二按揭貸款受指定財務機構不時所訂之其他條款及條件約束。
 - The second mortgage loan is subject to other terms and conditions as may from time to time be stipulated by the designated financing company.
- (11) 第一按揭銀行及/或指定財務機構可能會因應買方及其擔保人(如有)的信貸審查及評估結果,對物業第一及/或第二按揭貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。
 In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the first mortgagee bank and/or the designated financing company may adjust the term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) of the first mortgage loan and/or the second mortgage loan.
- (12) 有關第一按揭貸款及第二按揭貸款之批核與否及按揭條款及條件以第一按揭銀行及指定財務機構之最終決定為準,且於任何情况下賣方均無須為此負責。賣方及/或賣方之代理並沒有亦不會參與物業第 一及/或第二按揭貸款之安排。買方不得就由於或有關物業第一及/或第二按揭貸款的批核及/或不批核及/或任何物業按揭貸款相關事宜而向賣方及/或賣方之代理提出任何申索。
 - The terms and conditions and the approval of applications of the first mortgage loan and the second mortgage loan are subject to the final decision of the first mortgage bank and the designated financing company, and the Vendor shall under no circumstances be responsible therefor. The Vendor and/or its agent is not, and will not be, involved in the arrangements of the first mortgage loan and/or second mortgage loan. The Purchaser shall have no claims whatsoever against Vendor and/or its agent as a result of or in connection with the approval and/or disapproval of the first mortgage loan and/or that of the second mortgage loan and/or any matter in relation thereto.
- (13) 為免生疑問,僑業有限公司與物業第一及/或第二按揭貸款無關,並在任何情況下無須就按揭貸款對買方負責或賠償。而賣方在有關住宅物業的買賣合約下的權益並不受影響。
 - For the avoidance of doubt, the Vendor has no involvement in the mortgage loan and shall in no event be liable to the Purchaser for anything arisen therefrom. The rights of the Vendor under the agreement for sale and purchase of the residential property shall not be affected.

(D) 720天先住後付優惠 (只適用於選擇第(4)(i)段中付款計劃(D)之買方)

720-day Early Move-in Benefit (only applicable to the Purchaser(s) who has selected Payment plan (D) in paragraph (4)(i))

1. 在買方滿足以下先決條件的前提下,買方可以與賣方簽訂許可協議,在買賣交易完成前以被許可人身份入住所購物業(「該物業」):

Subject to the conditions precedents below being satisfied by the Purchaser(s), the Purchaser(s) may enter into a licence agreement with the Vendor to occupy the property purchased as licensee (the "Property") prior to the completion of sale and purchase:

i. 買方須於簽署臨時買賣合約5個工作日內簽署該物業的買賣合約;

The Purchaser(s) shall execute the agreement for sale and purchase of the Property within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

ii. 買方須於簽署臨時買賣合約的日期後[*]日內向賣方提出選用本優惠的書面申請並於簽署臨時買賣合約的日期後30日內就該物業簽署許可協議(格式由賣方律師訂明,買方不得要求任何修改),其 主要條款包括但不限於如下:

The Purchaser(s) shall, within [*] days after the date of signing of the preliminary agreement for sale and purchase, apply to the Vendor for this benefit in writing and shall, within 30 days after the date of signing of the preliminary agreement for sale and purchase, sign the licence agreement in the form prescribed by the Vendor's Solicitors (without amendment) in respect of the Property, the main terms and conditions of which include, but not limited to the following:

- (a) 許可佔用期的首日為簽署臨時買賣合約的日期後第60日,而許可佔用期須隨相關買賣按買賣合約完成交易或在簽署臨時買賣合約的日期後第720日終止(以較早者為準)。

 The licence period shall commence on the 60th day after the date of signing of the preliminary agreement for sale and purchase and shall expire upon the completion of the relevant sale and purchase in accordance with the agreement for sale and purchase of the Property or on the 720th day after the date of signing of the preliminary agreement for sale and purchase (whichever is the earlier).
- (b) 買方須在許可佔用期開始前已根據買賣合約向賣方繳付不少於樓價之6%。

The Purchaser(s) shall have paid to the Vendor not less than 6% of the purchase price in accordance with the agreement for sale and purchase of the Property before the commencement of the licence period.

(c) 買方須按下表預先繳付佔用許可費:

Licence fee shall be payable in advance in accordance with the table below:

須於每個下列日期支付相當於樓價1%之金額:

臨時買賣合約的日期後第360天,420天及480天

A sum equal to 1% of the purchase price is payable on each of the dates below:

360th, 420th and 480th days after the date of signing of the preliminary agreement for sale and purchase

(d) 許可佔用期內,買方須負責該物業之管理費、地租及差餉。買方亦須負責所有法律費用及開支(包括就許可協議而產生的裁定費及印花稅(如有)),及於許可佔用期內該物業的公用事業服務收費、公用事業服務按金及其它開支等。

- During the licence period, the Purchaser(s) shall be responsible for management fees, Government rent and rates of the Property. The Purchaser(s) shall also bear all the legal costs and expenses (including adjudication fee and stamp duty (if any) arising from the licence agreement), utilities charges, utilities deposits and all other outgoings, etc. of the Property during the licence period.
- e) 如(i)買方未能按正式合約繳付任何款項及/或完成住宅物業的買賣;(ii)買方違反許可協議的任何條款;或(iii)該等情況發生導致許可協議按其條款終止,賣方將有權利終止許可協 議。

The Vendor shall be entitled to terminate the licence agreement if (i) the Purchaser(s) fails to make any payment and/or fails to complete the sale and purchase of the Property in accordance with the agreement for sale and purchase; (ii) the Purchaser(s) breaches any terms under the licence agreement; or (iii) the occurrence of such circumstances resulting in termination of the licence agreement pursuant to the provisions of the licence agreement.

- (f) [許可只適用於買方個人,於許可期間,買方不可將該物業或其任何部份轉讓、分租或再授許可予他人。

 The licence is personal to the Purchaser(s) and the Purchaser(s) shall not assign, underlet or sub-licence the Property or any part thereof to anyone during the licence period.]
- (g) 任何其他由賣方施加的條款及細則。
 any other terms and conditions as shall be imposed by the Vendor.
- 2. 前述提前入住的許可受限於由賣方訂明的相關許可協議之條款及條件,賣方有最終決定權決定是否准許買方提前入住。
 - The aforementioned licence for early occupancy is subject to the terms and conditions of the relevant licence agreement prescribed by the Vendor. The Vendor has absolute discretion to determine whether or not to grant the licence for early occupancy to the Purchaser(s).
- 3. 如買方 (i) 依照買賣合約訂定的日期付清該物業的樓價*及完成該物業的買賣,及 (ii) 全面遵守許可協議及買賣合約內之所有條款和條件 (包括按時付清佔用許可費),則賣方會在該物業買賣完成時將該物業許可佔用期中買方已支付之佔用許可費的總數直接用於支付部份樓價餘款。在其他任何情況下,佔用許可費將不獲退還。
 - If the Purchaser shall (i) fully settle the purchase price of the Property and complete the sale and purchase of the Property on the date(s) stipulated in the agreement for sale and purchase of the Property*, and (ii) fully observe all terms and conditions in the licence agreement (including on time settlement of all licence fees) and the agreement for sale and purchase, then the Vendor will apply the total sum of the licence fee paid by the Purchaser(s) during the licence period towards part of the balance of the purchase price. The licence fee shall be non-refundable in any other circumstances.
- 4. 如買方欲早於買賣合約訂明的付款限期日全數付清剩餘樓價餘款,買方可向賣方發出不少於60日書面通知要求付清剩餘樓價餘款及終止許可協議。
 - Should the Purchaser(s) wish to settle the remaining balance of purchase price earlier than the due date of payment specified in the agreement for sale and purchase in full, the Purchaser(s) may by at least 60 days written notice in advance to the Vendor in which case the Purchaser(s) shall settle the remaining balance of purchase price and terminate the licence agreement.
- 5. 提前付清樓價現金回贈:如買方於買賣合約訂明的付款限期日之前付清剩餘樓價餘款及全面履行和遵守該物業之臨時買賣合約及其後之正式合約內一切的條款及條件(必須嚴格遵守所有時間限制),則賣 方可根據以下列表送出提前付清樓價現金回贈(「提前付清樓價現金回贈」)予買方:
 - Early Settlement Cash Rebate: If the Purchaser(s) shall settle the remaining balance of the purchase price earlier than due date of payment as specified in the agreement for sale and purchase in full and perform 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 Vendor will provide an early settlement cash rebate ("Early Settlement Cash Rebate") to the Purchaser(s) in the amount according to the table below:-

提前付清樓價現金回贈列表							
Early Settlement Cash Rebate Table							
付清剩餘樓價餘款日*	提前付清樓價現金回贈金額						
Date of settlement of the remaining balance of the purchase price*	Early Settlement Cash Rebate Amount						
簽署臨時買賣合約的日期後第 360 日或之前	樓價 2%						
On or before the 360th day after the date of the signing of the preliminary	2% of purchase price						
agreement for sale and purchase							

買方須於提前付清全數剩餘樓價餘額日前最少60日,以書面方式向賣方申請提前付清樓價現金回贈。賣方會於收到申請並確認有關資料無誤後,將提前付清樓價現金回贈直接用於支付部分樓價餘款。

The Purchaser(s) shall apply to the Vendor in writing for the Early Settlement Cash Rebate at least 60 days before the date of early settlement of the remaining balance of the purchase price in full. After the Vendor has received the application and duly verified the information, the Vendor will apply the Early Settlement Cash Rebate for part payment of the balance of the purchase price directly.

付清樓價日期以賣方代表律師收到扣除提前付清樓價現金回贈後的所有樓價款項日期為準。如提前付清樓價現金回贈列表中訂明的提早付清樓價的期限的最後一日不是工作日(按《一手住宅物業銷售條例》 第 2(1)條所定義),則該日定為下一個工作日。

The date of settlement of the purchase price shall be the date on which all the purchase price (after deducting the Early Settlement Cash Rebate) is received by the Vendor's solicitors. If the last day of the period as set out in the Early Settlement Cash Rebate Table is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

此優惠受其他條款及細則約束。

This benefit is subject to other terms and conditions.

*以賣方代表律師實際收到的款項日期為準。

*The date of settlement shall be the actual date on which payment is received by the Vendor's solicitors.

備註:

Note:

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所有相關事項,包括但不限於買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。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 all relevant matters including but not limited to whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.
- 3. 指定財務機構為賣方的有聯繫公司。由賣方之指定財務機構提供的任何貸款,其最高貸款金額、息率及條款僅供參考,買方實際可獲得的貸款金額、息率及條款須視乎指定財務機構的獨立批核結果而定,而且可能受法例及政府、香港金融管理局、銀行及相關監管機構不時發出之指引、公布、備忘等(不論是否對指定財務機構有約束力)影響。買方必須提供指定財務機構所要求的資料及文件,否則貸款申請將不會獲處理。 The designated financing company is a related company of the Vendor. The maximum loan amount, interest rate and terms of any loan to be offered by the designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time. The Purchaser shall provide information and documents requested by the designated financing company, otherwise, the loan application shall not be processed.

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

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一切有關買賣合約、按揭(如有)及轉讓契,賣方同意為買方支付買賣合約及轉讓契兩項法律文件之法律費用(不包括代墊費用及其他實際支出,有關費用須由買方支付)。如買方選擇另聘代表律師為買方之代表律師處理任何有關買賣合約、按揭契及/或轉讓契,買賣雙方須各自負責有關買賣合約及轉讓契兩項法律文件之法律費用及代墊費用。

受制於第(4)(iii)(A)段提及的「減辣印花稅優惠」的條款和細則,買方須支付一概有關臨時買賣合約、買賣合約及轉讓契的印花稅(包括但不限於任何買方提名書或轉售(如有)的印花稅、任何從價印花稅、任何額外印花

稅、任何買家印花稅及任何因逾期繳付任何印花稅引致的罰款、利息及附加費等)、登記費及其他支出費用。

If the Purchaser appoints the Vendor's solicitors to act on his/her behalf in respect of all of the agreement for sale and purchase, mortgage (if any) and assignment, the Vendor agrees to bear the legal costs of the agreement for sale and purchase and the assignment (excluding disbursements and charges, which shall be paid by the Purchaser). If the Purchaser chooses to instruct his/her own solicitors to act for him/her in respect of any of agreement for sale and purchase, mortgage and/or assignment, the Vendor and the Purchaser shall each pay his/her own solicitors' legal fees, disbursements and charges in respect of the agreement for sale and purchase and the assignment. Subject to the

terms and conditions of the Stamp Duty Alleviation Benefit as mentioned in paragraph 4(iii)(A) hereof, all stamp duty (including without limitation any stamp duty on, if any, nomination or sub-sale agreement, any ad valorem stamp duty, any special stamp duty, any buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty), registration fee and other disbursements on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment shall be borne by the Purchaser.

(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

有關製作、登記及完成大廈公契及管理合約〈「公契」〉費用及附於公契之圖則費用的適當分攤、所購指明住宅物業的業權契據及文件認證副本之所有費用、所購指明住宅物業的買賣合約及轉讓契之所有圖則費,所購指明住宅物業的按揭(如有)及附加合約(如有)之所有法律及其他費用及代墊費用、為申請豁免買方印花稅及/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及其他有關所購指明住宅物業的買賣的文件的所有法律、代墊費用及其他實際支出,均由買方負責。

The Purchaser(s) shall 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 specified residential property purchased, all plan fees for plans to be annexed to agreement for sale and purchase and the assignment of the specified residential property purchased, all legal and other costs and disbursements in respect of any mortgage (if any) and supplemental agreement (if any) of the specified residential property purchased, the cost 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, and all legal costs, disbursements and charges of any other documents relating to the sale and purchase of the specified residential property purchased.

(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:

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

裕泰興物業代理有限公司 YU TAI HING PROPERTY 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.the-uptown.hk

The address of the website designated by the Vendor for the development is: www.the-uptown.hk