

第一部份：基本資料

Part 1: Basic Information

發展項目期數名稱	興建於將軍澳市地段第72號的發展項目的第2及第2A期(「期數」**)	期數 (如有)	第2及第2A期
Name of the Phase of the Development	Phases 2 and 2A of development constructed on Tseung Kwan O Town Lot No. 72 (the"Phase"**))	Phase No. (if any)	Phases 2 and 2A
發展項目期數位置	唐賢街9號		
Location of the Phase of the Development	9 Tong Yin Street		

重要告示：

1.閱讀該些只顯示臨時買賣合約的資料的交易項目時請特別小心，因為有關交易並未簽署買賣合約，所顯示的交易資料是以臨時買賣合約為基礎，有關交易資料日後可能會出現變化。

2.根據《一手住宅物業銷售條例》第 61條，成交記錄冊的目的是向公眾人士提供列於記錄冊的關於該項目的交易資料，以使公眾人士了解香港的住宅物業市場狀況。記錄冊內的個人資料除供指定用途使用外，不得作其他用途。

Important Note:

1. Please read with particular care those entries with only the particulars of the Preliminary Agreements for Sale and Purchase (PASPs) shown. They are transactions which have not yet proceeded to the Agreement for Sale and Purchase (ASP) stage. For those transactions, the information shown is premised on PASPs and may be subject to change.

2. According to section 61 of the Residential Properties (First-hand Sales) Ordinance, the purpose of the Register is to provide a member of the public with the transaction information relating to the development, as set out in the Register, for understanding the residential property market conditions in Hong Kong. The personal data in the Register should not be used for any purpose not related to the specified purpose.

**整個興建於將軍澳市地段第72號的發展項目的第2及第2A期為天晉所屬的期數。
天晉包括第2及第2A期的第T-1, T-2, T-3, T-6, T-7 及 T-8座及住宅發展項目的停車場。

**Phases 2 and 2A of the entire development constructed on Tseung Kwan O Town Lot No. 72 are the phases of which The Wings forms part.
The Wings comprises Tower T-1, T-2, T-3, T-6, T-7 and T-8 and car park of residential development of Phases 2 and 2A.

(A)	(B)	(C)	(D)				(E)	(F)	(G)	(H)
臨時買賣合約 的日期 (日-月-年) Date of PASP (DD-MM-YYYY)	買賣合約的日期 (日-月-年) Date of ASP (DD-MM-YYYY)	終止買賣合約 的日期 (如適用) (日-月-年) Date of termination of ASP (if applicable) (DD-MM-YYYY)	住宅物業的描述 (如包括車位，請一併提供有關車位的資料) Description of Residential Property (if parking space is included, please also provide details of the parking space)				成交金額 Transaction Price	售價修改的 細節及日期 (日-月-年) Details and Date (DD-MM-YYYY) of any revision of price	支付條款 Terms of Payment	買方是賣方的 有關連人士 The purchaser is a related party to the vendor
			大廈名稱 Block Name	樓層 Floor	單位 Unit	車位(如有) Car-parking space (if any)				
			屋號 (House number) / 屋名 (Name of the house)							
21-07-2018	01-08-2018		第T-1座 Tower T-1	33	A		\$35,020,000		<div>150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7(d)(i) • 見備註/See Remarks 7(d)(ii) • 見備註/See Remarks 7(d)(iii) • 見備註/See Remarks 7(d)(iv) 150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(v) • (在06-09-2019修訂) (revised on 06-09-2019)</div>	
24-08-2018	05-09-2018		第T-1座 Tower T-1	35	A		\$35,626,500		<div>150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7(d)(i) • 見備註/See Remarks 7(d)(ii) • 見備註/See Remarks 7(d)(iii) • 見備註/See Remarks 7(d)(iv) 150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(v) • (在06-09-2019修訂) (revised on 06-09-2019)</div>	
03-09-2018	13-09-2018		第T-1座 Tower T-1	41	A		\$37,218,600		<div>150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7(d)(i) • 見備註/See Remarks 7(d)(ii) • 見備註/See Remarks 7(d)(iii) • 見備註/See Remarks 7(d)(iv) 150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(v) • (在06-09-2019修訂) (revised on 06-09-2019)</div>	

(A)	(B)	(C)	(D)				(E)	(F)	(G)	(H)
臨時買賣合約 的日期 (日-月-年) Date of PASP (DD-MM-YYYY)	買賣合約的日期 (日-月-年) Date of ASP (DD-MM-YYYY)	終止買賣合約 的日期 (如適用) (日-月-年) Date of termination of ASP (if applicable) (DD-MM-YYYY)	住宅物業的描述 (如包括車位，請一併提供有關車位的資料) Description of Residential Property (if parking space is included, please also provide details of the parking space)				成交金額 Transaction Price	售價修改的 細節及日期 (日-月-年) Details and Date (DD-MM-YYYY) of any revision of price	支付條款 Terms of Payment	買方是賣方的 有關連人士 The purchaser is a related party to the vendor
			大廈名稱 Block Name	樓層 Floor	單位 Unit	車位(如有) Car-parking space (if any)				
			屋號 (House number) / 屋名 (Name of the house)							
14-09-2018	27-09-2018		第T-1座 Tower T-1	31	A		\$46,298,080		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7(d)(i) • 見備註/See Remarks 7(d)(ii) • 見備註/See Remarks 7(d)(iii) • 見備註/See Remarks 7(d)(iv) 150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(iv) • (在06-09-2019修訂) (revised on 06-09-2019)	
08-04-2019	12-04-2019		第T-8座 Tower T-8	36	C		\$25,000,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7(d)(i) • 見備註/See Remarks 7(d)(ii) • 見備註/See Remarks 7(d)(iii) • 見備註/See Remarks 7(d)(iv) 150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(v) • (在06-09-2019修訂) (revised on 06-09-2019)	
05-07-2019	12-07-2019	08-05-2020	第T-3座 Tower T-3	48 (複式) 48 (Duplex)	D		\$39,480,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(i) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(iv)	
13-11-2019	20-11-2019		第T-1座 Tower T-1	45 (複式) 45 (Duplex)	D		\$42,600,000		180日付款計劃 (TA3) 180 Days Payment Plan (TA3) 見備註/See Remarks 7.1(c)(ii) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(iv)	

(A)	(B)	(C)	(D)				(E)	(F)	(G)	(H)
臨時買賣合約 的日期 (日-月-年) Date of PASP (DD-MM-YYYY)	買賣合約的日期 (日-月-年) Date of ASP (DD-MM-YYYY)	終止買賣合約 的日期 (如適用) (日-月-年) Date of termination of ASP (if applicable) (DD-MM-YYYY)	住宅物業的描述 (如包括車位，請一併提供有關車位的資料) Description of Residential Property (if parking space is included, please also provide details of the parking space)				成交金額 Transaction Price	售價修改的 細節及日期 (日-月-年) Details and Date (DD-MM-YYYY) of any revision of price	支付條款 Terms of Payment	買方是賣方的 有關連人士 The purchaser is a related party to the vendor
			大廈名稱 Block Name	樓層 Floor	單位 Unit	車位(如有) Car-parking space (if any)				
			屋號 (House number) / 屋名 (Name of the house)							
08-06-2020	15-06-2020		第T-6座 Tower T-6	48 (複式) 48 (Duplex)	D		\$35,673,000		360日付款計劃 (TA4) 360 Days Payment Plan (TA4) 見備註/See Remarks 7.1(c)(iii) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii) • 見備註/See Remarks 7.1(d)(iv)	
02-05-2024	09-05-2024		第T-8座 Tower T-8	45 (複式) 45 (Duplex)	C	R3	\$48,820,500		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
05-09-2024	12-09-2024		第T-6座 Tower T-6	43 (複式) 43 (Duplex)	C	R85	\$23,500,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
04-12-2024	10-12-2024		第T-2座 Tower T-2	47 (複式) 47 (Duplex)	D	R86	\$32,430,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
04-12-2024	11-12-2024		第T-3座 Tower T-3	48 (複式) 48 (Duplex)	D	R4	\$32,438,880		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
05-03-2025	12-03-2025		第T-7座 Tower T-7	47 (複式) 47 (Duplex)	D	R102	\$32,500,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
16-05-2025	23-05-2025		第T-8座 Tower T-8	45 (複式) 45 (Duplex)	D	R83	\$34,753,368		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(ii) • 見備註/See Remarks 7.1(d)(iii)	
03-12-2025	10-12-2025		第T-2座 Tower T-2	47 (複式) 47 (Duplex)	C	R2	\$43,000,000		150日付款計劃 (TA2) 150 Days Payment Plan (TA2) 見備註/See Remarks 7.1(c)(iv) • 見備註/See Remarks 7.1(d)(i) • 見備註/See Remarks 7.1(d)(iii)	

1. 關於臨時買賣合約的資料(即(A), (D), (E), (G) 及 (H) 欄)須於擁有人訂立該等臨時買賣合約之後的24 小時內填入此記錄冊。在擁有人訂立買賣合約之後的1 個工作日之內，賣方須在此紀錄冊內記入該合約的日期及在(H)欄所述的交易詳情有任何改動的情況下，須在此紀錄冊中修改有關記項。
Information on the PASPs (i.e. columns (A), (D), (E), (G) and (H)) should be entered into this register within 24 hours after the owner enters into the relevant PASPs. Within 1 working day after the date on which the owner enters into the relevant ASPs, the vendor must enter the date of that agreement in this register and revise the entry in this register if there is any change in the particulars of the transaction mentioned in column (H).
2. 如買賣合約於某日期遭終止，賣方須在該日期後的1 個工作日內，在此紀錄冊(C)欄記入該日期。
If an ASP is terminated, the vendor must within 1 working day after the date of termination, enter that date in column (C) of this register.
3. 如在簽訂臨時買賣合約的日期之後的5 個工作日內未有簽訂買賣合約，賣方可在該日期之後的第6 個工作日在(B)欄寫上「簽訂臨時買賣合約後交易再未有進展」，以符合一手住宅物業銷售條例第59(2)(c)條的要求。
If the PASP does not proceed to ASP within 5 working days after the date on which the PASP is entered into, in order to fulfill the requirement under section 59(2)(c) of the Residential Properties (First-hand Sales) Ordinance, vendor may state “the PASP has not proceeded further” in column (B) on the sixth working day after that date.
4. 在住宅物業的售價根據一手住宅物業銷售條例第35(2)條修改的日期之後的1 個工作日之內，賣方須將有關細節及該日期記入此紀錄冊(F)欄。
Within 1 working day after the date on which the price of a residential property is revised under section 35(2) of the Residential Properties (First-hand Sales) Ordinance, the Vendor must enter the details and that date in column (F) of this register.
5. 賣方須一直提供此記錄冊，直至發展項目中的每一住宅物業的首份轉讓契均已於土地註冊處註冊的首日完結。
The Vendor should maintain this Register until the first day on which the first assignment of each residential property in the development has been registered in the Land Registry.
6. 本記錄冊會在(H)欄以"√"標示買方是賣方的有關連人士的交易。如有以下情況，某人即屬賣方的有關連人士 –
(a) 該賣方屬法團，而該人是 –
(i) 該賣方的董事，或該董事的父母、配偶或子女；
(ii) 該賣方的經理；
(iii) 上述董事、父母、配偶、子女或經理屬其董事或股東的私人公司；
(iv) 該賣方的有聯繫法團或控權公司；
(v) 上述有聯繫法團或控權公司的董事，或該董事的父母、配偶或子女；或
(vi) 上述有聯繫法團或控權公司的經理；
(b) 該賣方屬個人，而該人是 –
(i) 該賣方的父母、配偶或子女；或
(ii) 上述父母、配偶或子女屬其董事或股東的私人公司; 或
(c) 該賣方屬合夥，而該人是 –
(i) 該賣方的合夥人，或該合夥人的父母、配偶或子女；或
(ii) 其董事或股東為上述合夥人、父母、配偶或子女的私人公司。

The transactions in which the purchaser is a related party to the vendor will be marked with"√" in column (H) in this register. A person is a related party to a vendor if –

- (a) where that vendor is a corporation, the person is –
(i) a director of that vendor, or a parent, spouse or child of such a director;
(ii) a manager of that vendor;
(iii) a private company of which such a director, parent, spouse, child or manager is a director or shareholder;
(iv) an associate corporation or holding company of that vendor;
(v) a director of such an associate corporation or holding company, or a parent, spouse or child of such a director; or
(vi) a manager of such an associate corporation or holding company;
- (b) where that vendor is an individual, the person is –
(i) a parent, spouse or child of that vendor; or
(ii) a private company of which such a parent, spouse or child is a director or shareholder; or
- (c) where that vendor is a partnership, the person is –
(i) a partner of that vendor, or a parent, spouse or child of such a partner; or
(ii) a private company of which such a partner, parent, spouse, child is a director or shareholder.
7. (a) (G)欄所指的支付條款包括售價的任何折扣，及就該項購買而連帶的贈品、財務優惠或利益。
For column (G), the terms of payment include any discount on the price, and any gift, or any financial advantage or benefit, made available in connection with the purchase.

(b) 於本備註7內，『樓價』指臨時買賣合約中訂明的住宅物業的實際售價。
In this Remark 7, "Purchase Price" means the actual price of the residential property set out in the preliminary agreement for sale and purchase.

(c) 支付條款(只適用於以投標方式購買的物業)。
The Terms of Payment (Applicable for properties purchased by way of tender only).
(i) 150日付款計劃(TA2)
150 Days Payment Plan (TA2)
• 臨時訂金即樓價5%於投標書獲賣方接納當日(即接納書的日期)繳付。
• 加付訂金即樓價5%於投標書獲賣方接納(即接納書的日期後)30日內繳付。
• 樓價90%(樓價餘額)於投標書獲賣方接納(即接納書的日期後)150日內繳付。
成交日不可早於投標書獲賣方接納(即接納書的日期)後120日。
• A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).
• A further deposit equivalent to 5% of the Purchase Price shall be paid within 30 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).
• 90% of the Purchase Price (balance of the Purchase Price) shall be paid within 150 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).
The date of completion shall not be earlier than 120 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).

(d) 可就購買期數中的指明住宅物業而連帶的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit available with the purchase of a specified residential property in the Phase

- (d) 可就購買期數中的指明住宅物業而連帶的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit available with the purchase of a specified residential property in the Phase

(i) 「貸款優惠」- 、『「備用第一按揭貸款」(買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費)』或『「備用第二按揭貸款」(買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費)』或『「至高無上King's Key Plus 2018」(只適用於個人名義買方)』
'Loan Benefit' - "'Standby First Mortgage Loan' (The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan)" OR "'Standby Second Mortgage Loan' (The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan)"
OR "'至高無上King's Key Plus 2018' (only applicable to the Purchaser(s) who is/are individual(s))"

(ii) 「至高無上King's Key Plus延續貸款(只適用於個人名義，及已成功申請「至高無上King's Key Plus 2018」之買方)」(買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費)
"至高無上King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s) AND has succeeded in applying "至高無上King's Key Plus 2018")"(The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan)

(iii) 「首3年保修優惠」
"First 3 Years Warranty Offer"

(iv) 「住戶停車位優惠」(買方可享有認購發展項目的2個住戶車位的權利)。
"Offer of Residential Car Parking Space(s)" (The Purchaser is entitled to have an option to purchase 2 (two) residential parking spaces of the Development) .

(v) 「住戶停車位優惠」(買方可享有認購發展項目的1個住戶車位的權利)。
"Offer of Residential Car Parking Space(s)" (The Purchaser is entitled to have an option to purchase 1 (one) residential parking space of the Development) .

8. 下述互聯網可連結到此發展項日期數的價單: www.thewings.com.hk
The price list(s) of the Phase of the Development can be found in the following website : www.thewings.com.hk

更新日期及時間: 2:04 PM,11-12-2025
(日-月-年)

Date & Time of Update:
(DD-MM-YYYY)

附件1 - 招標文件的摘錄
Appendix 1 - Extract of Tender Document

附件 1.1

招標文件的摘錄

(適用於臨時買賣合約日期為 2018 年 7 月 21 日至 2018 年 9 月 3 日期間
(包括首尾兩日)及 2019 年 4 月 8 日之交易項目)

Appendix 1.1

Extract of Tender Document

(Applicable to Transactions with dates of PASP between 21 July 2018 to 3
September 2018 (both dates inclusive) and on 8 April 2019)

Schedule to the Offer Form

**TENDERER MUST
COMPLETE THIS
PAGE**

(To be completed by the Tenderer)

Section 1 - Particulars of the Tenderer

Name				
ID No. / Passport No. / BR No.				
Address / Registered office				
Hong Kong correspondence address (if different from above)				
Contact details	Name			
	Telephone		Fax	

Section 2 - Purchase price

Purchase price (HK\$)			
Cashier order	Amount (HK\$)	Bank	Cashier order no.

Section 3 – Payment plan

The Tenderer MUST adopt the following payment plan.

For details of the gifts, financial advantage or benefits, please refer to item 7 of the Annex.

150 Days Payment Plan (Payment Plan TA2)	<p>The purchase price of the Property shall be paid by the Purchaser to the Vendor in the manner as follows –</p> <ol style="list-style-type: none"> 1. A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 2. A further deposit equivalent to 5% of the Purchase Price shall be paid within 30 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 3. 90% of the Purchase Price (balance of the Purchase Price) shall be paid within 150 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) <p>The date of completion shall not be earlier than 120 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).</p>
---	--

要約表格的附表

投標人須
填妥本頁

(由投標者填寫)

第1節 – 投標者的資料				
名稱				
身份證／護照／商業登記證號碼				
地址／註冊辦事處				
香港通訊地址(如與上面不同)				
聯絡資料	聯絡人			
	電話		傳真	

第2節 – 樓價			
樓價 (HK\$)			
銀行本票	金額 (HK\$)	銀行	本票編號

第3節 – 支付辦法	
<p>投標者須採用下列支付辦法。</p> <p>有關贈品、財務優惠或利益的詳情，請參閱附件第7項。</p>	
150 日付款計劃 (支付辦法 TA2)	<p>本物業的樓價須由買方按以下方式支付予賣方—</p> <ol style="list-style-type: none"> 1. 臨時訂金即樓價 5% 於投標書獲賣方接納當日(即接納書的日期)繳付 2. 加付訂金即樓價 5% 於投標書獲賣方接納(即接納書的日期後)30 日內繳付 3. 樓價 90%(樓價餘額)於投標書獲賣方接納(即接納書的日期後)150 日內繳付 <p>成交日不可早於投標書獲賣方接納(即接納書的日期)後 120 日</p>

天晉
THE WINGS

贈品、財務優惠或利益的列表

List of gifts, financial advantage or benefits

第 I 部份

Part I

1. 選擇支付辦法 TA2 之買方可享以下由 Lansmart Limited (『發展商』)提供或安排的贈品、財務優惠或利益(除『住戶停車位優惠』外)
The following gift, financial advantage or benefit are offered or arranged by Lansmart Limited (“the Developer”) to the Purchaser who chooses payment plan TA2 (except “Offer of Residential Car Parking Space(s) ”)
2. 所有就購買該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買方及不可轉讓。發展商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。發展商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，發展商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 the Property are offered to the Purchaser only and shall not be transferable. The Developer has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer’s decision shall be final and binding on the Purchaser.
3. 發展商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 Developer’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. 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該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.
5. 如正式合約因任何原因終止或取消，則提供贈品、財務優惠或利益的安排將無效。
The arrangement to provide the gifts, financial advantage or benefits shall cease to have any force or effect if the Agreement is/are terminated or cancelled for whatever reason.

第 II 部份

Part II

1. 貸款優惠

Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Developer's designated financing company:

(a) 備用第一按揭貸款

Standby First Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下：

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Developer's designated financing company ("designated financing company") are as follows:

- (I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請第一按揭貸款。

The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.

- (II) 第一按揭貸款的最高金額為樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。

The maximum First Mortgage Loan amount shall be 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).

- (III) 第一按揭貸款以該物業之第一法定按揭作抵押。

The First Mortgage Loan shall be secured by a first legal mortgage over the property.

- (IV) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (V) 第一按揭貸款年期最長為25年。

The maximum tenor of First Mortgage Loan shall be 25 years.

- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VII) 買方須以按月分期償還第一按揭貸款。

The Purchaser shall repay the First Mortgage Loan by monthly instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XI) 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 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/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 First Mortgage Loan.
- (XII) 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，賣方不會就有關第一按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第一按揭貸款之安排，賣方亦沒有就第一按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第一按揭貸款的批核及/或不批核而向賣方提出任何申索。
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 Vendor shall not have any obligation or liability whatsoever in relation to the First Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.
- (XIII) 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.
- (XIV) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Developer’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅該物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。
The Purchaser shall make a written application to the designated financing company for the Second Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第二按揭貸款的最高金額為樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 25% of the purchase price provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第二按揭貸款以該物業之法定按揭作抵押。
The Second Mortgage Loan shall be secured by a legal mortgage over the Property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 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 instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 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該銀行同意辦理第二按揭貸款。
The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.
- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。
The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.
- (XI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及雜費。
All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/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.
- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.
- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，賣方不會就有關第二按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第二按揭貸款之安排，賣方亦沒有就第二按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第二按揭貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Second Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.

(XIV) 此第二按揭貸款受其他條款及細則約束。

This Second Mortgage Loan is subject to other terms and conditions.

(XV) 發展商或賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

(c) 至高無上 King's Key Plus 2018 (只適用於個人名義買方)

至高無上 King's Key Plus 2018 (applicable only to the Purchaser(s) who is/are individual(s))

買方可向發展商的指定財務機構(『指定財務機構』)申請至高無上King's Key Plus 2018(『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Developer's designated financing company ("designated financing company") for the 至高無上King's Key Plus 2018 ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of sale and purchase of the Property.

(II) 樓價貸款必須以該物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the Property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及
The title to the Existing Property is good; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
- 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

現有物業的按揭情況 The mortgage status of the Existing property	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於該物業之樓價的40%(或總樓價的40%，如購買兩個或以上物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above properties are purchased) of the Property.
有銀行按揭 mortgaged to a bank	不低於該物業之樓價的60%(或總樓價的60%，如購買兩個或以上物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above properties are purchased) of the Property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：

The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	<ul style="list-style-type: none"> 樓價的30%(如現有物業的估算價值為樓價80%或以上)；或 30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above); or 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或

	<p>20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price) ; or</p> <ul style="list-style-type: none"> 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)， 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
--	---

- (IV) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/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 is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (V) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VI) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

- (VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

- (IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

- (X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。

Interest rate shall be 2.18% p.a.. The final interest rate will be subject to approval by the designated financing company.

- (XI) 買方須以以下方式償還樓價貸款：

The Purchase shall repay the Payment Financing in the following manner:-

- (i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and
- (ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.
- (XII) 買方可向指定財務機構申請下述第II部份2所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Part II 2 below for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

現有物業的按揭情況： The mortgage status of the Existing Property:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及雜費。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及雜費。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application(except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.
- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，賣方不會就有關貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。。買方進一步確認、同意及確定賣方並沒有亦不會參與有關貸款之安排，賣方亦沒有就

有關貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (XV) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVI) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing.

2. 至高無上 King's Key Plus 延續貸款(只適用於個人名義買方)

至高無上 King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (a) 買方必須於上文第II部份1(c)所述之至高無上King's Key Plus 2018(『有關貸款』)的到期日前最少60日以書面方式向指定財務機構申請延續貸款(『延續貸款』)。

The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the 至高無上King's Key Plus 2018 ("relevant loan") as set out in Part II 1(c) above.

- (b) 延續貸款的最高金額請參閱上文第II部份1(c)(XII)段。

The maximum amount of the Extended Loan shall be as mentioned in paragraph (XII) of Part II 1(c) above.

- (c) 延續貸款必須以有關貸款所述之第一法定按揭作為抵押。

The Extended Loan shall be secured by the first legal mortgage(s) as mentioned in the relevant loan.

- (d) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (e) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (f) 延續貸款申請須由指定財務機構獨立審批。

The Extended Loan shall be approved by the designated financing company independently.

- (g) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (h) 延續貸款年期最長為20年。
The maximum tenor of the Extended Loan shall be 20 years.
- (i) 利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (j) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (k) 所有延續貸款的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延續貸款的律師費用及雜費。
All legal documents of the Extended 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 Extended Loan.
- (l) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (m) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否及其條款，指定財務機構有最終決定權。不論延續貸款獲批與否，賣方不會就有關延續貸款負上任何責任或法律責任。買方進一步確認、同意及確定賣方並沒有亦不會參與有關延續貸款之安排，賣方亦沒有就有關延續貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關延續貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Extended Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Extended Loan. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Extended Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.
- (n) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (o) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

3. 首 3 年保修優惠

First 3 Years Warranty Offer

在不影響買方於正式合約下之權利的前提下，凡該物業(但不包括該物業的花園(如有)內的園景及植物有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於該物業的成交日或該物業的管有權交予買方的日期起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the Agreement, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the Property or the date when possession of the Property is delivered to the Purchaser rectify any defects (fair wear and tear excepted) to the Property (excluding the landscape area and plants in the garden (if any) of the Property) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

4. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 買方可享有認購發展項目的 1 個住戶停車位的權利。

The Purchaser is entitled to have an option to purchase 1 (one) residential car parking space(s) of the Development.

- (b) 買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser can exercise his/her/its option to purchase residential car parking space(s) in accordance with the time limit and manner as prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor.

- (c) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。

If the Purchaser does not exercise the option to purchase residential car parking space(s) in accordance with the time limit and manner prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor, the option to purchase residential car parking space(s) shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (d) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。在簽署住戶停車位的買賣合約之前，買方不享有任何住戶停車位的權益。本優惠受其他條款及條件約束。

The price and sales arrangement details of residential car parking space(s) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Before the entering of an agreement for sale and purchase of the residential car parking space(s), the Purchaser shall not have any interest or right in any of the residential car parking space(s). This offer is subject to other terms and conditions.

[附件 7：贈品、財務優惠或利益的列表完]

[End of Annex 7: List of gifts, financial advantage or benefits]

附件 1.2

招標文件的摘錄

(適用於臨時買賣合約日期為 2018 年 9 月 14 日及 2019 年 7 月 5 日之交易項目)

Appendix 1.2

Extract of Tender Document

(Applicable to Transactions with dates of PASP on 14 September 2018 and on 5 July 2019)

Schedule to the Offer Form

**TENDERER MUST
COMPLETE THIS
PAGE**

(To be completed by the Tenderer)

Section 1 - Particulars of the Tenderer

Name				
ID No. / Passport No. / BR No.				
Address / Registered office				
Hong Kong correspondence address (if different from above)				
Contact details	Name			
	Telephone		Fax	

Section 2 - Purchase price

Purchase price (HK\$)			
Cashier order	Amount (HK\$)	Bank	Cashier order no.

Section 3 – Payment plan

The Tenderer MUST adopt the following payment plan.

For details of the gifts, financial advantage or benefits, please refer to item 7 of the Annex.

150 Days Payment Plan (Payment Plan TA2)	<p>The purchase price of the Property shall be paid by the Purchaser to the Vendor in the manner as follows –</p> <ol style="list-style-type: none"> 1. A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 2. A further deposit equivalent to 5% of the Purchase Price shall be paid within 30 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 3. 90% of the Purchase Price (balance of the Purchase Price) shall be paid within 150 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) <p>The date of completion shall not be earlier than 120 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).</p>
---	--

要約表格的附表

投標人須
填妥本頁

(由投標者填寫)

第1節 – 投標者的資料				
名稱				
身份證／護照／商業登記證號碼				
地址／註冊辦事處				
香港通訊地址(如與上面不同)				
聯絡資料	聯絡人			
	電話		傳真	

第2節 – 樓價			
樓價 (HK\$)			
銀行本票	金額 (HK\$)	銀行	本票編號

第3節 – 支付辦法	
<p>投標者須採用下列支付辦法。</p> <p>有關贈品、財務優惠或利益的詳情，請參閱附件第7項。</p>	
150 日付款計劃 (支付辦法 TA2)	<p>本物業的樓價須由買方按以下方式支付予賣方—</p> <ol style="list-style-type: none"> 1. 臨時訂金即樓價 5% 於投標書獲賣方接納當日(即接納書的日期)繳付 2. 加付訂金即樓價 5% 於投標書獲賣方接納(即接納書的日期後)30 日內繳付 3. 樓價 90%(樓價餘額)於投標書獲賣方接納(即接納書的日期後)150 日內繳付 <p>成交日不可早於投標書獲賣方接納(即接納書的日期)後 120 日</p>

天晉
THE WINGS

贈品、財務優惠或利益的列表

List of gifts, financial advantage or benefits

第 I 部份

Part I

1. 選擇支付辦法 TA2 之買方可享以下由 Lansmart Limited (『發展商』)提供或安排的贈品、財務優惠或利益(除『住戶停車位優惠』外)
The following gift, financial advantage or benefit are offered or arranged by Lansmart Limited (“the Developer”) to the Purchaser who chooses payment plan TA2 (except “Offer of Residential Car Parking Space(s) ”)
2. 所有就購買該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買方及不可轉讓。發展商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。發展商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，發展商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 the Property are offered to the Purchaser only and shall not be transferable. The Developer has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer’s decision shall be final and binding on the Purchaser.
3. 發展商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 Developer’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. 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該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.
5. 如正式合約因任何原因終止或取消，則提供贈品、財務優惠或利益的安排將無效。
The arrangement to provide the gifts, financial advantage or benefits shall cease to have any force or effect if the Agreement is/are terminated or cancelled for whatever reason.

第 II 部份

Part II

1. 貸款優惠

Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Developer's designated financing company:

(a) 備用第一按揭貸款

Standby First Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下：

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Developer's designated financing company ("designated financing company") are as follows:

- (I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請第一按揭貸款。
The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第一按揭貸款的最高金額為樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum First Mortgage Loan amount shall be 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第一按揭貸款以該物業之第一法定按揭作抵押。
The First Mortgage Loan shall be secured by a first legal mortgage over the property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 買方須以按月分期償還第一按揭貸款。
The Purchaser shall repay the First Mortgage Loan by monthly instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XI) 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 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/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 First Mortgage Loan.
- (XII) 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，賣方不會就有關第一按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第一按揭貸款之安排，賣方亦沒有就第一按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第一按揭貸款的批核及/或不批核而向賣方提出任何申索。
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 Vendor shall not have any obligation or liability whatsoever in relation to the First Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.
- (XIII) 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.
- (XIV) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Developer’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅該物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。
The Purchaser shall make a written application to the designated financing company for the Second Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第二按揭貸款的最高金額為樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 25% of the purchase price provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第二按揭貸款以該物業之法定按揭作抵押。
The Second Mortgage Loan shall be secured by a legal mortgage over the Property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 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 instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 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該銀行同意辦理第二按揭貸款。
The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.
- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。
The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.
- (XI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及雜費。
All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/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.
- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.
- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，賣方不會就有關第二按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第二按揭貸款之安排，賣方亦沒有就第二按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第二按揭貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Second Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.

(XIV) 此第二按揭貸款受其他條款及細則約束。

This Second Mortgage Loan is subject to other terms and conditions.

(XV) 發展商或賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

(c) 至高無上 King's Key Plus 2018 (只適用於個人名義買方)

至高無上 King's Key Plus 2018 (applicable only to the Purchaser(s) who is/are individual(s))

買方可向發展商的指定財務機構(『指定財務機構』)申請至高無上King's Key Plus 2018(『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Developer's designated financing company ("designated financing company") for the 至高無上King's Key Plus 2018 ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of sale and purchase of the Property.

(II) 樓價貸款必須以該物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the Property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及
The title to the Existing Property is good; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
- 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

現有物業的按揭情況 The mortgage status of the Existing property	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於該物業之樓價的40%(或總樓價的40%，如購買兩個或以上物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above properties are purchased) of the Property.
有銀行按揭 mortgaged to a bank	不低於該物業之樓價的60%(或總樓價的60%，如購買兩個或以上物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above properties are purchased) of the Property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：

The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	<ul style="list-style-type: none"> 樓價的30%(如現有物業的估算價值為樓價80%或以上)；或 30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above); or 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或

	<p>20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price) ; or</p> <ul style="list-style-type: none"> 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)， 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
--	---

- (IV) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/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 is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (V) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VI) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

- (VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

- (IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

- (X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。

Interest rate shall be 2.18% p.a.. The final interest rate will be subject to approval by the designated financing company.

- (XI) 買方須以以下方式償還樓價貸款：

The Purchase shall repay the Payment Financing in the following manner:-

- (i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and
- (ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.
- (XII) 買方可向指定財務機構申請下述第II部份2所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Part II 2 below for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

現有物業的按揭情況： The mortgage status of the Existing Property:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及雜費。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及雜費。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application(except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.
- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，賣方不會就有關貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與有關貸款之安排，賣方亦沒有就

有關貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (XV) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVI) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing.

2. 至高無上 King's Key Plus 延續貸款(只適用於個人名義買方)

至高無上 King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (a) 買方必須於上文第II部份1(c)所述之至高無上King's Key Plus 2018(『有關貸款』)的到期日前最少60日以書面方式向指定財務機構申請延續貸款(『延續貸款』)。

The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the 至高無上King's Key Plus 2018 ("relevant loan") as set out in Part II 1(c) above.

- (b) 延續貸款的最高金額請參閱上文第II部份1(c)(XII)段。

The maximum amount of the Extended Loan shall be as mentioned in paragraph (XII) of Part II 1(c) above.

- (c) 延續貸款必須以有關貸款所述之第一法定按揭作為抵押。

The Extended Loan shall be secured by the first legal mortgage(s) as mentioned in the relevant loan.

- (d) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (e) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (f) 延續貸款申請須由指定財務機構獨立審批。

The Extended Loan shall be approved by the designated financing company independently.

- (g) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (h) 延續貸款年期最長為20年。
The maximum tenor of the Extended Loan shall be 20 years.
- (i) 利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (j) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (k) 所有延續貸款的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延續貸款的律師費用及雜費。
All legal documents of the Extended 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 Extended Loan.
- (l) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (m) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否及其條款，指定財務機構有最終決定權。不論延續貸款獲批與否，賣方不會就有關延續貸款負上任何責任或法律責任。買方進一步確認、同意及確定賣方並沒有亦不會參與有關延續貸款之安排，賣方亦沒有就有關延續貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關延續貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Extended Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Extended Loan. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Extended Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.
- (n) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (o) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

3. 首 3 年保修優惠

First 3 Years Warranty Offer

在不影響買方於正式合約下之權利的前提下，凡該物業(但不包括該物業的花園(如有)內的園景及植物有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於該物業的成交日或該物業的管有權交予買方的日期起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the Agreement, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the Property or the date when possession of the Property is delivered to the Purchaser rectify any defects (fair wear and tear excepted) to the Property (excluding the landscape area and plants in the garden (if any) of the Property) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

4. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 買方可享有認購發展項目的 2 個住戶停車位的權利。

The Purchaser is entitled to have an option to purchase 2 (two) residential car parking space(s) of the Development.

- (b) 買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser can exercise his/her/its option to purchase residential car parking space(s) in accordance with the time limit and manner as prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor.

- (c) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。

If the Purchaser does not exercise the option to purchase residential car parking space(s) in accordance with the time limit and manner prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor, the option to purchase residential car parking space(s) shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (d) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。在簽署住戶停車位的買賣合約之前，買方不享有任何住戶停車位的權益。本優惠受其他條款及條件約束。

The price and sales arrangement details of residential car parking space(s) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Before the entering of an agreement for sale and purchase of the residential car parking space(s), the Purchaser shall not have any interest or right in any of the residential car parking space(s). This offer is subject to other terms and conditions.

[附件 7：贈品、財務優惠或利益的列表完]

[End of Annex 7: List of gifts, financial advantage or benefits]

附件 1.3

招標文件的摘錄

(適用於臨時買賣合約日期為 2019 年 11 月 13 日之交易項目)

Appendix 1.3

Extract of Tender Document

(Applicable to Transaction with dates of PASP on 13 November 2019)

Schedule to the Offer Form

**TENDERER MUST
COMPLETE THIS
PAGE**

(To be completed by the Tenderer)

Section 1 - Particulars of the Tenderer

Name				
ID No. / Passport No. / BR No.				
Address / Registered office				
Hong Kong correspondence address (if different from above)				
Contact details	Name			
	Telephone		Fax	

Section 2 - Purchase price

Purchase price (HK\$)			
Cashier order	Amount (HK\$)	Bank	Cashier order no.

Section 3 – Payment plan

The Tenderer MUST adopt the following payment plan.

For details of the gifts, financial advantage or benefits, please refer to item 7 of the Annex.

180 Days Payment Plan (Payment Plan TA3)	<p>The purchase price of the Property shall be paid by the Purchaser to the Vendor in the manner as follows –</p> <ol style="list-style-type: none"> 1. A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 2. A further deposit equivalent to 5% of the Purchase Price shall be paid within 30 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 3. 90% of the Purchase Price (balance of the Purchase Price) shall be paid within 180 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) <p>The date of completion shall not be earlier than 120 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).</p>
---	--

要約表格的附表

投標人須
填妥本頁

(由投標者填寫)

第1節 – 投標者的資料				
名稱				
身份證／護照／商業登記證號碼				
地址／註冊辦事處				
香港通訊地址(如與上面不同)				
聯絡資料	聯絡人			
	電話		傳真	

第2節 – 樓價			
樓價 (HK\$)			
銀行本票	金額 (HK\$)	銀行	本票編號

第3節 – 支付辦法	
<p>投標者須採用下列支付辦法。</p> <p>有關贈品、財務優惠或利益的詳情，請參閱附件第7項。</p>	
180 日付款計劃 (支付辦法 TA3)	<p>本物業的樓價須由買方按以下方式支付予賣方—</p> <ol style="list-style-type: none"> 1. 臨時訂金即樓價 5% 於投標書獲賣方接納當日(即接納書的日期)繳付 2. 加付訂金即樓價 5% 於投標書獲賣方接納(即接納書的日期後)30 日內繳付 3. 樓價 90%(樓價餘額)於投標書獲賣方接納(即接納書的日期後)180 日內繳付 <p>成交日不可早於投標書獲賣方接納(即接納書的日期)後 120 日</p>

天晉
THE WINGS

贈品、財務優惠或利益的列表

List of gifts, financial advantage or benefits

第 I 部份

Part I

1. 選擇支付辦法 TA3 之買方可享以下由 Lansmart Limited (『發展商』)提供或安排的贈品、財務優惠或利益(除『住戶停車位優惠』外)
The following gift, financial advantage or benefit are offered or arranged by Lansmart Limited (“the Developer”) to the Purchaser who chooses payment plan TA3 (except “Offer of Residential Car Parking Space(s) ”)
2. 所有就購買該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買方及不可轉讓。發展商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。發展商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，發展商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 the Property are offered to the Purchaser only and shall not be transferable. The Developer has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer’s decision shall be final and binding on the Purchaser.
3. 發展商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 Developer’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. 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該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.
5. 如正式合約因任何原因終止或取消，則提供贈品、財務優惠或利益的安排將無效。
The arrangement to provide the gifts, financial advantage or benefits shall cease to have any force or effect if the Agreement is/are terminated or cancelled for whatever reason.

第 II 部份

Part II

1. 貸款優惠

Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Developer's designated financing company:

(a) 備用第一按揭貸款

Standby First Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下：

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Developer's designated financing company ("designated financing company") are as follows:

- (I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請第一按揭貸款。

The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.

- (II) 第一按揭貸款的最高金額為樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。

The maximum First Mortgage Loan amount shall be 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).

- (III) 第一按揭貸款以該物業之第一法定按揭作抵押。

The First Mortgage Loan shall be secured by a first legal mortgage over the property.

- (IV) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (V) 第一按揭貸款年期最長為25年。

The maximum tenor of First Mortgage Loan shall be 25 years.

- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VII) 買方須以按月分期償還第一按揭貸款。

The Purchaser shall repay the First Mortgage Loan by monthly instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XI) 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 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/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 First Mortgage Loan.
- (XII) 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，賣方不會就有關第一按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第一按揭貸款之安排，賣方亦沒有就第一按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第一按揭貸款的批核及/或不批核而向賣方提出任何申索。
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 Vendor shall not have any obligation or liability whatsoever in relation to the First Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.
- (XIII) 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.
- (XIV) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Developer’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅該物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。
The Purchaser shall make a written application to the designated financing company for the Second Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第二按揭貸款的最高金額為樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 25% of the purchase price provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第二按揭貸款以該物業之法定按揭作抵押。
The Second Mortgage Loan shall be secured by a legal mortgage over the Property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 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 instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 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該銀行同意辦理第二按揭貸款。
The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.
- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。
The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.
- (XI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及雜費。
All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/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.
- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.
- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，賣方不會就有關第二按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第二按揭貸款之安排，賣方亦沒有就第二按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第二按揭貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Second Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.

(XIV) 此第二按揭貸款受其他條款及細則約束。

This Second Mortgage Loan is subject to other terms and conditions.

(XV) 發展商或賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

(c) 至高無上 King's Key Plus 2018 (只適用於個人名義買方)

至高無上 King's Key Plus 2018 (applicable only to the Purchaser(s) who is/are individual(s))

買方可向發展商的指定財務機構(『指定財務機構』)申請至高無上King's Key Plus 2018(『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Developer's designated financing company ("designated financing company") for the 至高無上King's Key Plus 2018 ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of sale and purchase of the Property.

(II) 樓價貸款必須以該物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the Property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及
The title to the Existing Property is good; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
- 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

現有物業的按揭情況 The mortgage status of the Existing property	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於該物業之樓價的40%(或總樓價的40%，如購買兩個或以上物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above properties are purchased) of the Property.
有銀行按揭 mortgaged to a bank	不低於該物業之樓價的60%(或總樓價的60%，如購買兩個或以上物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above properties are purchased) of the Property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：

The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	<ul style="list-style-type: none"> 樓價的30%(如現有物業的估算價值為樓價80%或以上)；或 30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above); or 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或

	<p>20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price) ; or</p> <ul style="list-style-type: none"> 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)， 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
--	---

- (IV) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/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 is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (V) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VI) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

- (VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

- (IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

- (X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。

Interest rate shall be 2.18% p.a.. The final interest rate will be subject to approval by the designated financing company.

- (XI) 買方須以以下方式償還樓價貸款：

The Purchase shall repay the Payment Financing in the following manner:-

- (i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and
- (ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.
- (XII) 買方可向指定財務機構申請下述第II部份2所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Part II 2 below for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

現有物業的按揭情況： The mortgage status of the Existing Property:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及雜費。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及雜費。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application(except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.
- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，賣方不會就有關貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。。買方進一步確認、同意及確定賣方並沒有亦不會參與有關貸款之安排，賣方亦沒有就

有關貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (XV) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVI) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing.

2. 至高無上 King's Key Plus 延續貸款(只適用於個人名義買方)

至高無上 King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (a) 買方必須於上文第II部份1(c)所述之至高無上King's Key Plus 2018(『有關貸款』)的到期日前最少60日以書面方式向指定財務機構申請延續貸款(『延續貸款』)。

The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the 至高無上King's Key Plus 2018 ("relevant loan") as set out in Part II 1(c) above.

- (b) 延續貸款的最高金額請參閱上文第II部份1(c)(XII)段。

The maximum amount of the Extended Loan shall be as mentioned in paragraph (XII) of Part II 1(c) above.

- (c) 延續貸款必須以有關貸款所述之第一法定按揭作為抵押。

The Extended Loan shall be secured by the first legal mortgage(s) as mentioned in the relevant loan.

- (d) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (e) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (f) 延續貸款申請須由指定財務機構獨立審批。

The Extended Loan shall be approved by the designated financing company independently.

- (g) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (h) 延續貸款年期最長為20年。
The maximum tenor of the Extended Loan shall be 20 years.
- (i) 利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (j) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (k) 所有延續貸款的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延續貸款的律師費用及雜費。
All legal documents of the Extended 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 Extended Loan.
- (l) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (m) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否及其條款，指定財務機構有最終決定權。不論延續貸款獲批與否，賣方不會就有關延續貸款負上任何責任或法律責任。買方進一步確認、同意及確定賣方並沒有亦不會參與有關延續貸款之安排，賣方亦沒有就有關延續貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關延續貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Extended Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Extended Loan. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Extended Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.
- (n) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (o) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

3. 首 3 年保修優惠

First 3 Years Warranty Offer

在不影響買方於正式合約下之權利的前提下，凡該物業(但不包括該物業的花園(如有)內的園景及植物有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於該物業的成交日或該物業的管有權交予買方的日期起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the Agreement, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the Property or the date when possession of the Property is delivered to the Purchaser rectify any defects (fair wear and tear excepted) to the Property (excluding the landscape area and plants in the garden (if any) of the Property) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

4. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 買方可享有認購發展項目的 2 個住戶停車位的權利。

The Purchaser is entitled to have an option to purchase 2 (two) residential car parking space(s) of the Development.

- (b) 買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser can exercise his/her/its option to purchase residential car parking space(s) in accordance with the time limit and manner as prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor.

- (c) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。

If the Purchaser does not exercise the option to purchase residential car parking space(s) in accordance with the time limit and manner prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor, the option to purchase residential car parking space(s) shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (d) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。在簽署住戶停車位的買賣合約之前，買方不享有任何住戶停車位的權益。本優惠受其他條款及條件約束。

The price and sales arrangement details of residential car parking space(s) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Before the entering of an agreement for sale and purchase of the residential car parking space(s), the Purchaser shall not have any interest or right in any of the residential car parking space(s). This offer is subject to other terms and conditions.

[附件 7：贈品、財務優惠或利益的列表完]

[End of Annex 7: List of gifts, financial advantage or benefits]

附件 1.4

招標文件的摘錄

(適用於臨時買賣合約日期為2020年6月8日至2024年4月29日期間之交易項目)

Appendix 1.4

Extract of Tender Document

(Applicable to Transaction with dates of PASP between 8 June 2020 to 29 April 2024)

Schedule to the Offer Form

TENDERER MUST COMPLETE THIS PAGE

(To be completed by the Tenderer)

<i>Section 1 - Particulars of the Tenderer</i>				
Name				
ID No. / Passport No. / BR No.				
Address / Registered office				
Hong Kong correspondence address (if different from above)				
Contact details	Name			
	Telephone		Fax	

<i>Section 2 - Purchase price</i>			
Purchase price (HK\$)			
Cashier order	Amount (HK\$)	Bank	Cashier order no.

<i>Section 3 – Payment plan</i>	
<p>The Tenderer MUST adopt the following payment plan.</p> <p>For details of the gifts, financial advantage or benefits, please refer to item 7 of the Annex.</p>	
360 Days Payment Plan (Payment Plan TA4)	<p>The purchase price of the Property shall be paid by the Purchaser to the Vendor in the manner as follows –</p> <ol style="list-style-type: none"> 1. A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 2. A further deposit equivalent to 5% of the Purchase Price shall be paid within 90 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 3. A further deposit equivalent to 5% of the Purchase Price shall be paid within 180 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 4. 85% of the Purchase Price (balance of the Purchase Price) shall be paid within 360 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) <p>The date of completion shall not be earlier than 120 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).</p>

要約表格的附表

投標人須
填妥本頁

(由投標者填寫)

第1節 – 投標者的資料				
名稱				
身份證／護照／商業登記證號碼				
地址／註冊辦事處				
香港通訊地址(如與上面不同)				
聯絡資料	聯絡人			
	電話		傳真	

第2節 – 樓價			
樓價 (HK\$)			
銀行本票	金額 (HK\$)	銀行	本票編號

第3節 – 支付辦法	
<p>投標者須採用下列支付辦法。</p> <p>有關贈品、財務優惠或利益的詳情，請參閱附件第7項。</p>	
<p>360 日付款計劃 (支付辦法 TA4)</p>	<p>本物業的樓價須由買方按以下方式支付予賣方—</p> <ol style="list-style-type: none"> 1. 臨時訂金即樓價 5% 於投標書獲賣方接納當日(即接納書的日期)繳付 2. 加付訂金即樓價 5% 於投標書獲賣方接納(即接納書的日期後)90 日內繳付 3. 加付訂金即樓價 5% 於投標書獲賣方接納(即接納書的日期後)180 日內繳付 4. 樓價 85%(樓價餘額)於投標書獲賣方接納(即接納書的日期後)360 日內繳付 <p>成交日不可早於投標書獲賣方接納(即接納書的日期)後 120 日</p>

天晉
THE WINGS

贈品、財務優惠或利益的列表

List of gifts, financial advantage or benefits

第 I 部份

Part I

1. 選擇支付辦法 TA4 之買方可享以下由 Lansmart Limited (『發展商』)提供或安排的贈品、財務優惠或利益 (除『住戶停車位優惠』外)
The following gift, financial advantage or benefit are offered or arranged by Lansmart Limited (“the Developer”) to the Purchaser who chooses payment plan TA4 (except “Offer of Residential Car Parking Space(s) ”)
2. 所有就購買該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買方及不可轉讓。發展商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。發展商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，發展商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 the Property are offered to the Purchaser only and shall not be transferable. The Developer has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer’s decision shall be final and binding on the Purchaser.
3. 發展商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 Developer’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. 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該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.
5. 如正式合約因任何原因終止或取消，則提供贈品、財務優惠或利益的安排將無效。
The arrangement to provide the gifts, financial advantage or benefits shall cease to have any force or effect if the Agreement is/are terminated or cancelled for whatever reason.

第 II 部份

Part II

1. 貸款優惠

Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Developer's designated financing company:

(a) 備用第一按揭貸款

Standby First Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下：

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Developer's designated financing company ("designated financing company") are as follows:

- (I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請第一按揭貸款。

The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.

- (II) 第一按揭貸款的最高金額為樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。

The maximum First Mortgage Loan amount shall be 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).

- (III) 第一按揭貸款以該物業之第一法定按揭作抵押。

The First Mortgage Loan shall be secured by a first legal mortgage over the property.

- (IV) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (V) 第一按揭貸款年期最長為25年。

The maximum tenor of First Mortgage Loan shall be 25 years.

- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VII) 買方須以按月分期償還第一按揭貸款。

The Purchaser shall repay the First Mortgage Loan by monthly instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XI) 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 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/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 First Mortgage Loan.
- (XII) 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，賣方不會就有關第一按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第一按揭貸款之安排，賣方亦沒有就第一按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第一按揭貸款的批核及/或不批核而向賣方提出任何申索。
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 Vendor shall not have any obligation or liability whatsoever in relation to the First Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.
- (XIII) 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.
- (XIV) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Developer’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅該物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。
The Purchaser shall make a written application to the designated financing company for the Second Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第二按揭貸款的最高金額為樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum Second Mortgage Loan amount shall be 25% of the purchase price provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第二按揭貸款以該物業之法定按揭作抵押。
The Second Mortgage Loan shall be secured by a legal mortgage over the Property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 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 instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (IX) 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該銀行同意辦理第二按揭貸款。

The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.

- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。

The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.

- (XI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及雜費。

All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/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.

- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。

The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.

- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，賣方不會就有關第二按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第二按揭貸款之安排，賣方亦沒有就第二按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第二按揭貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Second Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Second Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.

(XIV) 此第二按揭貸款受其他條款及細則約束。

This Second Mortgage Loan is subject to other terms and conditions.

(XV) 發展商或賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

(c) 至高無上 King's Key Plus 2018 (只適用於個人名義買方)

至高無上 King's Key Plus 2018 (applicable only to the Purchaser(s) who is/are individual(s))

買方可向發展商的指定財務機構(『指定財務機構』)申請至高無上King's Key Plus 2018(『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Developer's designated financing company ("designated financing company") for the 至高無上King's Key Plus 2018 ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of sale and purchase of the Property.

(II) 樓價貸款必須以該物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the Property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及
The title to the Existing Property is good; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
- 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

現有物業的按揭情況 The mortgage status of the Existing property	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於該物業之樓價的40%(或總樓價的40%，如購買兩個或以上物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above properties are purchased) of the Property.
有銀行按揭 mortgaged to a bank	不低於該物業之樓價的60%(或總樓價的60%，如購買兩個或以上物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above properties are purchased) of the Property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。
Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

- (III) 樓價貸款的最高金額為：
The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	<ul style="list-style-type: none"> • 樓價的30%(如現有物業的估算價值為樓價80%或以上)；或 30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above); or • 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或

	<p>20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price) ; or</p> <ul style="list-style-type: none"> 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)， 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
--	---

- (IV) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/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 is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (V) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VI) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

- (VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

- (IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

- (X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。

Interest rate shall be 2.18% p.a.. The final interest rate will be subject to approval by the designated financing company.

- (XI) 買方須以以下方式償還樓價貸款：

The Purchase shall repay the Payment Financing in the following manner:-

- (i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and
- (ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.
- (XII) 買方可向指定財務機構申請下述第II部份2所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Part II 2 below for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

現有物業的按揭情況： The mortgage status of the Existing Property:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及雜費。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及雜費。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application(except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.
- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，賣方不會就有關貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。。買方進一步確認、同意及確定賣方並沒有亦不會參與有關貸款之安排，賣方亦沒有就

有關貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (XV) 此貸款受其他條款及細則約束。

This loan is subject to other terms and conditions.

- (XVI) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing.

2. 至高無上 King's Key Plus 延續貸款(只適用於個人名義買方)

至高無上 King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (a) 買方必須於上文第II部份1(c)所述之至高無上King's Key Plus 2018(『有關貸款』)的到期日前最少60日以書面方式向指定財務機構申請延續貸款(『延續貸款』)。

The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the 至高無上King's Key Plus 2018 ("relevant loan") as set out in Part II 1(c) above.

- (b) 延續貸款的最高金額請參閱上文第II部份1(c)(XII)段。

The maximum amount of the Extended Loan shall be as mentioned in paragraph (XII) of Part II 1(c) above.

- (c) 延續貸款必須以有關貸款所述之第一法定按揭作為抵押。

The Extended Loan shall be secured by the first legal mortgage(s) as mentioned in the relevant loan.

- (d) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (e) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (f) 延續貸款申請須由指定財務機構獨立審批。

The Extended Loan shall be approved by the designated financing company independently.

- (g) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (h) 延續貸款年期最長為20年。
The maximum tenor of the Extended Loan shall be 20 years.
- (i) 利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (j) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (k) 所有延續貸款的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延續貸款的律師費用及雜費。
All legal documents of the Extended 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 Extended Loan.
- (l) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (m) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否及其條款，指定財務機構有最終決定權。不論延續貸款獲批與否，賣方不會就有關延續貸款負上任何責任或法律責任。買方進一步確認、同意及確定賣方並沒有亦不會參與有關延續貸款之安排，賣方亦沒有就有關延續貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關延續貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Extended Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Extended Loan. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Extended Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.
- (n) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (o) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

3. 首 3 年保修優惠

First 3 Years Warranty Offer

在不影響買方於正式合約下之權利的前提下，凡該物業(但不包括該物業的花園(如有)內的園景及植物有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於該物業的成交日或該物業的管有權交予買方的日期起計 3 年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首 3 年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the Agreement, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the Property or the date when possession of the Property is delivered to the Purchaser rectify any defects (fair wear and tear excepted) to the Property (excluding the landscape area and plants in the garden (if any) of the Property) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

4. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 買方可享有認購發展項目的 2 個住戶停車位的權利。

The Purchaser is entitled to have an option to purchase 2 (two) residential car parking space(s) of the Development.

- (b) 買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。

The Purchaser can exercise his/her/its option to purchase residential car parking space(s) in accordance with the time limit and manner as prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor.

- (c) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。

If the Purchaser does not exercise the option to purchase residential car parking space(s) in accordance with the time limit and manner prescribed by the sales arrangement(s) of the residential car parking space(s) to be announced by the Vendor, the option to purchase residential car parking space(s) shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

- (d) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。在簽署住戶停車位的買賣合約之前，買方不享有任何住戶停車位的權益。本優惠受其他條款及條件約束。

The price and sales arrangement details of residential car parking space(s) will be determined by the Vendor at its sole and absolute discretion and will be announced later. Before the entering of an agreement for sale and purchase of the residential car parking space(s), the Purchaser shall not have any interest or right in any of the residential car parking space(s). This offer is subject to other terms and conditions.

[附件 7：贈品、財務優惠或利益的列表完]

[End of Annex 7: List of gifts, financial advantage or benefits]

附件1.5

招標文件的摘錄

(適用於臨時買賣合約日期為2024年4月30日起之交易項目)

Appendix 1.5

Extract of Tender Document

(Applicable to Transactions with dates of PASP from 30 April 2024)

Schedule to the Offer Form

(To be completed by the Tenderer)

<i>Section 1 - Particulars of the Tenderer</i>				
Name				
ID No. / Passport No. / BR No.				
Address / Registered office				
Hong Kong correspondence address (if different from above)				
Contact details	Name			
	Telephone		Fax	

<i>Section 2 - Purchase price</i>			
Purchase price (HK\$)			
Cashier order	Amount (HK\$)	Bank	Cashier order no.

<i>Section 3 – Payment plan</i>	
The Tenderer MUST adopt the following payment plan.	
For details of the gifts, financial advantage or benefits, please refer to item 7 of the Annex.	
150 Days Payment Plan (Payment Plan TA2)	<p>The purchase price of the Property shall be paid by the Purchaser to the Vendor in the manner as follows –</p> <ol style="list-style-type: none"> 1. A preliminary deposit equivalent to 5% of the Purchase Price shall be paid upon the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 2. A further deposit equivalent to 5% of the Purchase Price shall be paid within 30 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) 3. 90% of the Purchase Price (balance of the Purchase Price) shall be paid within 150 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance) <p>The date of completion shall not be earlier than 90 days after the Vendor's acceptance of the tender (i.e. the date of the Letter of Acceptance).</p>

要約表格的附表

(由投標者填寫)

第1節 – 投標者的資料				
名稱				
身份證／護照／商業登記證號碼				
地址／註冊辦事處				
香港通訊地址（如與上面不同）				
聯絡資料	聯絡人			
	電話		傳真	

第2節 – 樓價			
樓價（HK\$）			
銀行本票	金額（HK\$）	銀行	本票編號

第3節 – 支付辦法	
<p>投標者須採用下列支付辦法。</p> <p>有關贈品、財務優惠或利益的詳情，請參閱附件第7項。</p>	
150 日付款計劃 （支付辦法 TA2）	<p>本物業的樓價須由買方按以下方式支付予賣方—</p> <ol style="list-style-type: none"> 1. 臨時訂金即樓價 5% 於投標書獲賣方接納當日（即接納書的日期）繳付 2. 加付訂金即樓價 5% 於投標書獲賣方接納（即接納書的日期後）30 日內繳付 3. 樓價 90% (樓價餘額) 於投標書獲賣方接納（即接納書的日期後）150 日內繳付 <p>成交日不可早於投標書獲賣方接納（即接納書的日期）後 90 日</p>

天晉
THE WINGS

贈品、財務優惠或利益的列表

List of gifts, financial advantage or benefits

第 I 部份

Part I

1. 選擇支付辦法 TA2 之買方可享以下由 Lansmart Limited (『發展商』)提供或安排的贈品、財務優惠或利益。
The following gift, financial advantage or benefit are offered or arranged by Lansmart Limited (“the Developer”) to the Purchaser who chooses payment plan TA2.
2. 所有就購買該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買方及不可轉讓。發展商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。發展商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，發展商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 the Property are offered to the Purchaser only and shall not be transferable. The Developer has absolute discretion in deciding whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Developer also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Developer’s decision shall be final and binding on the Purchaser.
3. 發展商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 Developer’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. 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該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.
5. 如正式合約因任何原因終止或取消，則提供贈品、財務優惠或利益的安排將無效。
The arrangement to provide the gifts, financial advantage or benefits shall cease to have any force or effect if the Agreement is/are terminated or cancelled for whatever reason.

第 II 部份

Part II

1. 貸款優惠

Loan Benefit

買方可向發展商的指定財務機構申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan benefits from the Developer's designated financing company:

(a) 備用第一按揭貸款

Standby First Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第一按揭貸款(『第一按揭貸款』)之主要條款如下：

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Developer's designated financing company ("designated financing company") are as follows:

- (I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請第一按揭貸款。
The Purchaser shall make a written application to the designated financing company for the First Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.
- (II) 第一按揭貸款的最高金額為樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。
The maximum First Mortgage Loan amount shall be 80% of the purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).
- (III) 第一按揭貸款以該物業之第一法定按揭作抵押。
The First Mortgage Loan shall be secured by a first legal mortgage over the property.
- (IV) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (V) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.
- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VII) 買方須以按月分期償還第一按揭貸款。
The Purchaser shall repay the First Mortgage Loan by monthly instalments.

- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan shall be approved by the designated financing company independently.
- (X) 買方須就申請第一按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the First Mortgage Loan.
- (XI) 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 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/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 First Mortgage Loan.
- (XII) 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，賣方不會就有關第一按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第一按揭貸款之安排，賣方亦沒有就第一按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第一按揭貸款的批核及/或不批核而向賣方提出任何申索。
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 Vendor shall not have any obligation or liability whatsoever in relation to the First Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the First Mortgage Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.
- (XIII) 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.

- (XIV) 發展商或賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the First Mortgage Loan.

(b) 備用第二按揭貸款
Standby Second Mortgage Loan

發展商的指定財務機構(『指定財務機構』)提供備用第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Standby Second Mortgage Loan (“Second Mortgage Loan”) offered by the Developer’s designated financing company (“designated financing company”) are as follows:

- (I) 買方必須於完成住宅該物業之買賣交易日前最少60日以書面向指定財務機構申請第二按揭貸款。

The Purchaser shall make a written application to the designated financing company for the Second Mortgage Loan not less than 60 days before the date of completion of sale and purchase of the Property.

- (II) 第二按揭貸款的最高金額為樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過樓價的80%，或應繳付之樓價餘額，以較低者為準。指定財務機構會因應買方及其擔保人(如有)的信貸評估，對貸款金額作出調整。

The maximum Second Mortgage Loan amount shall be 25% of the purchase price provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 80% of the purchase price, or the balance of purchase price payable, whichever is lower. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her/its guarantor (if any).

- (III) 第二按揭貸款以該物業之法定按揭作抵押。

The Second Mortgage Loan shall be secured by a legal mortgage over the Property.

- (IV) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (V) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。

The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.

- (VI) 首24個月之按揭利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2.85% p.a.，其後之按揭利率為港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited (“Hong Kong Dollar Best Lending Rate”) minus 2.85% p.a., thereafter at Hong Kong Dollar Best Lending Rate, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

- (VII) 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 instalments.
- (VIII) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (IX) 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該銀行同意辦理第二按揭貸款。
The first mortgagee bank shall be nominated and referred by the designated financing company and the Purchaser shall obtain prior consent from the first mortgagee bank to apply for the Second Mortgage Loan.
- (X) 第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款須由有關承按機構獨立審批。
The first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall be approved by the relevant mortgagees independently.
- (XI) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及雜費。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及雜費。
All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/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.
- (XII) 買方須就申請第二按揭貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Second Mortgage Loan.
- (XIII) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否及其條款，指定財務機構有最終決定權。不論第二按揭貸款獲批與否，賣方不會就有關第二按揭貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與第二按揭貸款之安排，賣方亦沒有就第二按揭貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關第二按揭貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Second Mortgage Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Second Mortgage Loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Second Mortgage

Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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.

(XIV) 此第二按揭貸款受其他條款及細則約束。

This Second Mortgage Loan is subject to other terms and conditions.

(XV) 發展商或賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。

No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

(c) 至高無上 King's Key Plus 2018 (只適用於個人名義買方)

至高無上 King's Key Plus 2018 (applicable only to the Purchaser(s) who is/are individual(s))

買方可向發展商的指定財務機構(『指定財務機構』)申請至高無上King's Key Plus 2018 (『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Developer's designated financing company ("designated financing company") for the 至高無上King's Key Plus 2018 ("Payment Financing"). Key terms are as follows:

(I) 買方必須於完成該物業之買賣交易日前最少60日以書面向指定財務機構申請樓價貸款。

The Purchaser shall make a written application to the designated financing company for the Payment Financing not less than 60 days before the date of completion of sale and purchase of the Property.

(II) 樓價貸款必須以該物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：

The Payment Financing shall be secured by a first legal mortgage over the Property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的業主(或其中一位業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及

The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents, children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及

The title to the Existing Property is good; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and
- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc; and
- 現有物業的價值必須符合以下要求：
The value of the Existing Property must satisfy the following requirement:

現有物業的按揭情況 The mortgage status of the Existing property	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於該物業之樓價的40%(或總樓價的40%，如購買兩個或以上物業) not less than 40% of the purchase price (or 40% of the total purchase price, if two or above properties are purchased) of the Property.
有銀行按揭 mortgaged to a bank	不低於該物業之樓價的60%(或總樓價的60%，如購買兩個或以上物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above properties are purchased) of the Property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。

Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：

The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	樓價的90%及扣除所有發展商將提供用以支付樓價餘額部份的現金回贈(如有)後的金額，惟貸款金額不可超過應繳付之樓價餘額。 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Developer for part payment of the balance of purchase price, provided that the loan amount shall not exceed the balance of purchase price payable.
B 部份(如適用)：用於償還現有物業的按揭貸款	• 樓價的30%(如現有物業的估算價值為樓價80%或以上)；或

Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	<p>30% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above); or</p> <ul style="list-style-type: none"> 樓價的20%(如現有物業的估算價值為樓價70%或以上，但少於樓價80%)；或 20% of the purchase price (if the valuation of the Existing Property is 70% of the purchase price or above, but less than 80% of the purchase price); or 樓價的10%(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)， 10% of the purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price), <p>惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.</p>
---	--

- (IV) 買方毋須提供收入證明，但須提供其他指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/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 is not required to provide income proof, but is required to provide other necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).

- (V) 買方須提供於到期還款資金安排，並提供相關文件證明。

The Purchaser is required to provide the funding arrangement for repayment on maturity and provide the relevant documents.

- (VI) 該物業供買方自住。

The Property shall be self-occupied by the Purchaser.

- (VII) 樓價貸款申請須由指定財務機構獨立審批。

The Payment Financing shall be approved by the designated financing company independently.

- (VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

- (IX) 樓價貸款的年期最長為 2 年。

The maximum tenor of the Payment Financing shall be 2 years.

- (X) 利率為2.18% p.a.。最終利率以指定財務機構審批結果而定。
Interest rate shall be 2.18% p.a.. The final interest rate will be subject to approval by the designated financing company.
- (XI) 買方須以以下方式償還樓價貸款：
The Purchase shall repay the Payment Financing in the following manner:-
- (i) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and
- (ii) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.
- (XII) 買方可向指定財務機構申請下述第II部份2所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Part II 2 below for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

現有物業的按揭情況： The mortgage status of the Existing Property:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

- (XIII) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及雜費。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及雜費。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application(except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of

the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.

- (XIV) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，賣方不會就有關貸款負上任何責任或法律責任，買方仍須按正式合約完成該物業的交易及繳付該物業的樓價全數。買方進一步確認、同意及確定賣方並沒有亦不會參與有關貸款之安排，賣方亦沒有就有關貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關貸款的批核及/或不批核而向賣方提出任何申索。

The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the loan and the Purchaser shall complete the purchase of the Property and shall pay the full purchase price of the Property in accordance with the Agreement. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (XV) 此貸款受其他條款及細則約束。
This loan is subject to other terms and conditions.

- (XVI) 發展商或賣方均無給予或視之為已給予任何就樓價貸款之安排及批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Developer or the Vendor as to the arrangement and the approval of the Payment Financing.

2. 至高無上 King's Key Plus 延續貸款(只適用於個人名義買方)
至高無上 King's Key Plus Extended Loan (applicable only to the Purchaser(s) who is/are individual(s))

- (a) 買方必須於上文第II部份1(c)所述之至高無上King's Key Plus 2018(『有關貸款』)的到期日前最少60日以書面方式向指定財務機構申請延續貸款(『延續貸款』)。
The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the 至高無上King's Key Plus 2018 ("relevant loan") as set out in Part II 1(c) above.
- (b) 延續貸款的最高金額請參閱上文第II部份1(c)(XII)段。
The maximum amount of the Extended Loan shall be as mentioned in paragraph (XII) of Part II 1(c) above.
- (c) 延續貸款必須以有關貸款所述之第一法定按揭作為抵押。
The Extended Loan shall be secured by the first legal mortgage(s) as mentioned in the relevant loan.

- (d) 該物業供買方自住。
The Property shall be self-occupied by the Purchaser.
- (e) 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、稅單、其他收入證明及/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, Tax Demand Note, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any).
- (f) 延續貸款申請須由指定財務機構獨立審批。
The Extended Loan shall be approved by the designated financing company independently.
- (g) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.
- (h) 延續貸款年期最長為20年。
The maximum tenor of the Extended Loan shall be 20 years.
- (i) 利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率，利率浮動。最終利率以指定財務機構審批結果而定。
Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited, subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (j) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (k) 所有延續貸款的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延續貸款的律師費用及雜費。
All legal documents of the Extended 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 Extended Loan.
- (l) 買方須就申請延續貸款支付港幣\$5,000不可退還的申請手續費。
The Purchaser shall pay HK\$5,000 being the non-refundable application fee for the Extended Loan.
- (m) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否及其條款，指定財務機構有最終決定權。不論延續貸款獲批與否，賣方不會就有關延續貸款負上任何責任或法律責任。買方進一步確認、同意及確定賣方並沒有亦不會參與有關延續貸款之安排，賣方亦沒有就有關延續貸款之批核作出或被視作已作出任何陳述或保證。買方不會由於或有關延續貸款的批核及/或不批核而向賣方提出任何申索。
The Purchaser is advised to enquire with the designated financing company about the

purpose and the details of the Extended Loan. The approval or disapproval of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the Extended Loan is granted or not, the Vendor shall not have any obligation or liability whatsoever in relation to the Extended Loan. The Purchaser further acknowledges, agrees and confirms that the Vendor is not, and will not be, involved in the arrangements of the Extended Loan, and no representation or warranty is given, or shall be deemed to have been given, by the Vendor as to the approval of 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 loan.

- (n) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.
- (o) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

3. 首3年保修優惠
First 3 Years Warranty Offer

在不影響買方於正式合約下之權利的前提下，凡該物業(但不包括該物業的花園(如有)內的園景及植物有欠妥之處(正常損耗除外)，而該欠妥之處並非由任何人之行為或疏忽造成，買方可於該物業的成交日或該物業的管有權交予買方的日期起計3年內向發展商發出書面通知，發展商須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。首3年保修優惠受其他條款及細則約束。

Without affecting the Purchaser's rights under the Agreement, the Developer shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of the sale and purchase of the Property or the date when possession of the Property is delivered to the Purchaser rectify any defects (fair wear and tear excepted) to the Property (excluding the landscape area and plants in the garden (if any) of the Property) caused otherwise than by the act or neglect of any person. The First 3 Years Warranty Offer is subject to other terms and conditions.

[附件7：贈品、財務優惠或利益的列表完]
[End of Annex 7: List of gifts, financial advantage or benefits]