

價單 Price List

第一部份：基本資料 Part 1: Basic Information

發展項目名稱 Name of the Development	臻藝 ARTISAN HOUSE	期數 (如有) Phase No.(If any)	--
發展項目位置 Location of the Development	香港西源里1號 (臨時) 1 Sai Yuen Lane, Hong Kong		
發展項目 (或期數) 中的住宅物業的總數 The total number of residential properties in the development (or phase of the development)			250

印製日期 Date of Printing	價單編號 Number of Price List
25-Apr-18	6

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

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

物業的描述 Description of Residential Property		實用面積 (包括露台、工作平台及陽台(如有)) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq.ft.)	售價(元) Price (\$)	實用面積 每平方米/呎售價 元·每平方米 (元·每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq.ft.)	其他指明項目的面積(不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq.ft.)									
樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
6	A	39.117 (421) 露台 Balcony: - 工作平台 Utility Platform: -	16,037,000	409,975 (38,093)	-	-	-	2.160 (23)	-	-	-	-	-	-
7	A	42.894 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.608 (17)	16,103,000	375,414 (34,855)	-	-	-	-	-	-	-	-	-	-
8	A	42.894 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.608 (17)	16,152,000	376,556 (34,961)	-	-	-	-	-	-	-	-	-	-
9	A	42.894 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.608 (17)	16,200,000	377,675 (35,065)	-	-	-	-	-	-	-	-	-	-
10	A	42.894 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.608 (17)	16,249,000	378,818 (35,171)	-	-	-	-	-	-	-	-	-	-
17	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	16,921,000	393,860 (36,626)	-	-	-	-	-	-	-	-	-	-
18	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	16,972,000	395,047 (36,736)	-	-	-	-	-	-	-	-	-	-
19	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	17,023,000	396,234 (36,846)	-	-	-	-	-	-	-	-	-	-
20	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	17,074,000	397,421 (36,957)	-	-	-	-	-	-	-	-	-	-
21	A	42.894 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.608 (17)	17,245,000	402,038 (37,327)	-	-	-	-	-	-	-	-	-	-
29	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	19,678,000	458,033 (42,593)	-	-	-	-	-	-	-	-	-	-
32	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	20,514,000	477,492 (44,403)	-	-	-	-	-	-	-	-	-	-
33	A	42.962 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.676 (18)	21,539,000	501,350 (46,621)	-	-	-	-	-	-	-	-	-	-
6	B	39.102 (421) 露台 Balcony: - 工作平台 Utility Platform: -	15,750,000	402,793 (37,411)	-	-	-	2.141 (23)	-	-	-	-	-	-
7	B	42.929 (462) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.658 (18)	15,851,000	369,238 (34,310)	-	-	-	-	-	-	-	-	-	-
28	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	18,009,000	420,113 (39,065)	-	-	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property		實用面積 (包括露台、工作平台及陽台(如有)) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq.ft.)	售價(元) Price (\$)	實用面積 每平方米/呎售價 元·每平方米 (元·每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq.ft.)	其他指明項目的面積(不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq.ft.)									
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29	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	18,549,000	432,710 (40,236)	-	-	-	-	-	-	-	-	-	-
30	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	19,105,000	445,681 (41,443)	-	-	-	-	-	-	-	-	-	-
31	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	19,583,000	456,832 (42,479)	-	-	-	-	-	-	-	-	-	-
32	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	19,974,000	465,953 (43,328)	-	-	-	-	-	-	-	-	-	-
33	B	42.867 (461) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: 1.590 (17)	20,374,000	475,284 (44,195)	-	-	-	-	-	-	-	-	-	-
32	C	20.615 (222) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,150,000	492,360 (45,721)	-	-	-	-	-	-	-	-	-	-
33	C	20.615 (222) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,454,000	507,106 (47,090)	-	-	-	-	-	-	-	-	-	-
32	D	19.832 (213) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	9,926,000	500,504 (46,601)	-	-	-	-	-	-	-	-	-	-
33	D	19.832 (213) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,224,000	515,530 (48,000)	-	-	-	-	-	-	-	-	-	-
32	E	20.485 (221) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,134,000	494,703 (45,855)	-	-	-	-	-	-	-	-	-	-
33	E	20.485 (221) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,438,000	509,544 (47,231)	-	-	-	-	-	-	-	-	-	-
32	F	20.052 (216) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,020,000	499,701 (46,389)	-	-	-	-	-	-	-	-	-	-
33	F	20.052 (216) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,321,000	514,712 (47,782)	-	-	-	-	-	-	-	-	-	-
32	G	32.238 (347) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.679 (18)	15,135,000	469,477 (43,617)	-	-	-	-	-	-	-	-	-	-
33	G	32.238 (347) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.679 (18)	15,892,000	492,959 (45,798)	-	-	-	-	-	-	-	-	-	-
30	H	31.472 (339) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.612 (17)	14,082,000	447,445 (41,540)	-	-	-	-	-	-	-	-	-	-

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31	H	31.472 (339) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.612 (17)	14,786,000	469,814 (43,617)	-	-	-	-	-	-	-	-	-	-
32	H	31.472 (339) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.612 (17)	15,525,000	493,296 (45,796)	-	-	-	-	-	-	-	-	-	-
33	H	31.472 (339) 露台 Balcony: 2.000 (22); 工作平台 Utility Platform: 1.612 (17)	16,301,000	517,952 (48,086)	-	-	-	-	-	-	-	-	-	-
32	J	20.512 (221) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,792,000	526,131 (48,833)	-	-	-	-	-	-	-	-	-	-
33	J	20.512 (221) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	11,332,000	552,457 (51,276)	-	-	-	-	-	-	-	-	-	-
32	K	21.057 (227) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	10,859,000	515,695 (47,837)	-	-	-	-	-	-	-	-	-	-
33	K	21.057 (227) 露台 Balcony: 2.169 (23); 工作平台 Utility Platform: -	11,402,000	541,483 (50,229)	-	-	-	-	-	-	-	-	-	-

第三部份：其他資料 Part 3: Other Information

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

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

第52(1)條 / Section 52(1)

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

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

第53(2)條 / Section 53(2)

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

If a person executes an Agreement for Sale and Purchase in respect of the residential property within 5 working days after the date on which the person enters into the Preliminary Agreement for Sale and Purchase, the owner must execute the Agreement for Sale and Purchase within 8 working days after that date.

第53(3)條 / Section 53(3)

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

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

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

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

(4) 註：在第(4)段中，『售價』指本價單第二部份中所列之住宅物業的售價，而『樓價』指臨時買賣合約中訂明的住宅物業的實際售價。因應不同支付條款及 / 或折扣按售價計算得出之價目，皆以捨位到最近的千位數作為樓價。

Note: In paragraph (4), "The Price" means the price of the residential property set out in Part 2 of this price list, and "purchase price" means the actual price of the residential property set out in the preliminary agreement for sale and purchase. The price obtained after applying the relevant terms of payment and/or applicable discounts on the price will be rounded down to the nearest thousand to determine the purchase price.

(i) 支付條款 Terms of Payment

(B) 建築期付款 Stage Payment Plan (照售價減2%) (2% discount from The Price)

(1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於樓價5%之金額作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。

The Purchaser shall pay the preliminary deposit equivalent to 5% of the purchase price upon signing of the Preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale & Purchase ("ASP") shall be signed by the Purchaser within 5 working days after signing of the PASP.

(2) 買方須於簽署臨時合約後 30 天內再付樓價 5%。

5% of the purchase price shall be paid by the Purchaser within 30 days after signing of the PASP by the Purchaser.

(3) 買方須於買方就其有能力將住宅物業有效地轉讓予買方一事向買方發出通知的日期後的14天內繳付樓價 90%作為樓價餘款。

90% of the purchase price being balance of the purchase price shall be paid by the Purchaser within 14 days after the date of the Vendor's written notification to the Purchaser that the Vendor is in a position to assign the residential property to the Purchaser.

(S) SUPER88付款 SUPER88 Payment Plan (照售價減2%) (2% discount from The Price)

(1) 買方須於簽署臨時買賣合約(「臨時合約」)時繳付相等於樓價5%之金額作為臨時訂金。買方須於簽署臨時合約後5個工作日內簽署正式買賣合約(「正式合約」)。

The Purchaser shall pay the preliminary deposit equivalent to 5% of the purchase price upon signing of the Preliminary Agreement for Sale and Purchase ("PASP"). The formal Agreement for Sale and Purchase ("ASP") shall be signed by the Purchaser within 5 working days after signing of the PASP.

(2) 買方須於簽署臨時合約後 30 天內再付樓價 5%。

5% of the purchase price shall be paid by the Purchaser within 30 days after signing of the PASP by the Purchaser.

(3) 買方須於簽署臨時合約後 120 天內繳付樓價 90%作為樓價餘款或於買方就其有能力將住宅物業有效地轉讓予買方一事向買方發出通知的日期後的14天內繳付，以較早者為準。

90% of the purchase price being balance of the purchase price shall be paid by the Purchaser within 120 days after signing of the PASP by the Purchaser or within 14 days after the date of the Vendor's written notification to the Purchaser that the Vendor is in a position to assign the residential property to the Purchaser, whichever is the earlier.

備註：Note:

- a. 有關臨時買賣合約及/或正式買賣合約及/或轉讓契所招致的印花稅（包括但不限於根據香港法例第117章《印花稅條例》可徵收的從價印花稅、額外印花稅、買家印花稅及附加印花稅）、業權契據及文件核證本之費用、所有登記費用、圖則費用及適當比例之大廈公契及管理合約（「大廈公契」）製作、登記及完成之費用及其他有關住宅物業的買賣之文件等費用，概由買方單獨承擔及繳付。

All stamp duty (including, without limitation, the ad valorem stamp duty, the special stamp duty, the Buyer's Stamp Duty and all additional stamp duty chargeable under the Stamp Duty Ordinance (Cap.117, Laws of Hong Kong)) arising from the Preliminary Agreement for Sale and Purchase ("PASP") and/or the formal Agreement for Sale and Purchase ("ASP") and/or the subsequent Assignment(s), the charges for certified copies of title deeds and documents, all registration fees, plan fees and a due protranche of the costs for the preparation, registration and completion of the Deed of Mutual Covenant incorporating Management Agreement ("DMC") and any other documents relating to the sale and purchase of the residential property shall be solely borne and paid by the Purchaser.

- (i) 如買方聘用賣方律師代表他行事以處理正式買賣合約及轉讓契，及住宅物業第一按揭（如有）亦由賣方律師處理：

If the Purchaser instructs the Vendor's solicitors to act for him in the ASP and the Assignment, and the first mortgage (if any) of the residential property is handled by the Vendor's solicitors:

買方原須支付有關正式買賣合約及轉讓契之律師費用（不包括所有代墊付費用，代墊付費用須由買方支付）將獲豁免。

the legal costs (excluding all disbursements which shall be paid by the Purchaser) of the ASP and the Assignment to be borne by the Purchaser shall be waived.

- (ii) 在任何其他情況下：

In any other cases:

買賣雙方須各自負責其有關正式買賣合約及轉讓契之律師費用及代墊付費用。

each of the Vendor and the Purchaser shall pay its own solicitors' legal costs and disbursements of the ASP and the Assignment.

- (iii) 買方須承擔住宅物業的按揭（如有）之所有法律及其他費用及代墊付費用。

The Purchaser shall bear all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the residential property.

- b. 買方須在賣方交付住宅物業予買方時或前繳付大廈公契所委任之管理人或償還予賣方一切管理費按金、特別基金、泥頭清理費、預繳管理費及其他根據大廈公契規定可收取之其他按金及費用。買方並須償還賣方代住宅物業已支付的所有費用包括但不限於水及電等設施的按金。

The Purchaser shall on or before delivery of vacant possession of the residential property by the Vendor pay to the Manager appointed under the DMC or reimburse the Vendor all management fee deposits, special funds, debris removal fees, advance payments of management fees and other deposits and payments which are payable in respect of the residential property under the DMC and the Purchaser shall reimburse the Vendor for all payments including without limitation to utilities deposits for water and electricity already paid by the Vendor in respect of the residential property.

(ii) 售價獲得折扣的基礎 The basis on which any discount on the price is available

除根據上述(4)(i)段所列之售價優惠外，買方還享有以下折扣優惠：

In addition to the corresponding discount on the price that is listed in (4)(i) herein above, the Purchaser shall be offered discounts as listed below:

1 「New World CLUB」會員優惠
Privilege for 「New World CLUB」 member

在簽署臨時買賣合約當日，買方如屬「New World CLUB」會員，可獲3%售價折扣優惠。最少一位個人買方(如買方是以個人名義)或最少一位買方之董事(如買方是以香港註冊成立的公司名義)須為「New World CLUB」會員，方可享此折扣優惠。

A 3% discount on The Price would be offered to the Purchaser who is a New World CLUB member on the date of signing of the preliminary agreement for sale and purchase. At least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation incorporated in Hong Kong) should be a New World CLUB member on the date of signing the preliminary agreement for sale and purchase in order to enjoy the discount offer.

2 買方簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠)：

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase):

(1) 印花稅優惠
Stamp Duty Benefit

買方可獲額外售價 15% 折扣。

An extra 15% discount from the price will be offered to the Purchaser.

或
OR

(2) (i) 額外售價 11.25% 折扣 及
(i) An extra 11.25% discount from the price; **AND**

(ii) 代繳從價印花稅(上限為樓價 3.75%)優惠

(ii) “Ad Valorem Stamp Duty (maximum 3.75% of the purchase price)” Benefit

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清相關樓款#)，賣方會代買方繳付所購之住宅物業的買賣合約所需繳付的從價印花稅(上限為樓價的 3.75%)。

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle the relevant payments(s)# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser on the agreement for sale and purchase (of the relevant residential property) for the Purchaser (subject however to a cap of 3.75% of the Purchase Price).

或
OR

(3) 代繳從價印花稅(上限為樓價 15%)優惠
“Ad Valorem Stamp Duty (maximum 15% of the purchase price)” Benefit

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清相關樓款#)，賣方會代買方繳付所購之住宅物業的買賣合約所需繳付的從價印花稅(上限為樓價的 15%)。

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle the relevant payments(s)# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser on the agreement for sale and purchase (of the relevant residential property) for the Purchaser (subject however to a cap of 15% of the Purchase Price).

以賣方代表律師實際收到款項日期計算。相關樓款指：從價印花稅應付之前，根據相關買賣合約所指定的日期應付的樓款。

subject to the actual date of payment(s) received by Vendor’s solicitors. The relevant payment(s) refer(s) to the payment(s) which is / are payable according to the respective date(s) stipulated in the relevant agreement for sale and purchase, before the Ad Valorem Stamp Duty.

(iii) 可就購買發展項目中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益

Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Development

請參閱上述4(i)及4(ii)。

Please refer to 4(i) and 4(ii) herein above.

(1) 備用第一按揭貸款

Standby First Mortgage Loan

買方可向指定財務機構怡家財務有限公司("財務機構")申請備用第一按揭貸款。主要條款如下:

The Purchaser may apply for a standby first mortgage loan through Housing Finance Limited ("Finance Company"). Key terms are as follows:

- (a) 第一按揭貸款最高金額為淨樓價*的80%。
The maximum first mortgage loan amount shall be 80% of the Net Purchase Price*.
- (b) 第一按揭貸款年期最長可達30年。
The maximum tenor of the first mortgage loan is up to 30 years.
- (c) 第一按揭貸款的利率在首3年內以香港上海滙豐銀行有限公司之港元最優惠利率("P")減2.75%計算。其後按P計算。惟第一按揭貸款的利率在首3年不可低於1%。P隨利率浮動調整。按揭利率以財務機構最終批核及決定為準。利率是指年利率。
The interest rate of the first mortgage loan for the first 3 years shall be calculated at 2.75% below the Hong Kong Dollar prime rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time ("P") and thereafter at P. Provided during the first 3 years, interest rate shall not be less than 1%. P is subject to fluctuation. The interest rate will be subject to final approval and decision by the Finance Company. Interest rate means interest rate per annum.
- (d) 買方須提供足夠文件證明其還款能力。包括但不限於提供足夠文件證明每月還款不超過買方及其擔保人(如有)的每月總入息之60%。
The Purchaser shall provide sufficient documents to prove his/her repayment ability, including but not limited to providing sufficient documents to prove that the total amount of monthly instalment payment does not exceed 60% of the aggregate total monthly income of the Purchaser and his/her guarantor(s) (if any).
- (e) 第一按揭貸款須以住宅物業之第一衡平法按揭及第一法定按揭作抵押。
The first mortgage loan shall be secured by a first equitable mortgage and a first legal mortgage over the residential property.
- (f) 第一按揭及其他有關的貸款文件必須經由財務機構指定律師樓辦理。一切有關律師費及其他相關的暫墊費用概由借款人繳付。
The first mortgage and other related loan documents must be processed through the solicitor firm designated by Finance Company. All legal fees and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the borrower(s).
- (g) 借款人/擔保人須於預計貸款支取日的45天前帶同臨時合約、身份證明文件及入息證明。親身前往財務機構辦理第一按揭貸款申請。借款人/擔保人亦必須提供身份證明及財務機構認為必要的其他相關文件之副本。所有提交的文件。一律不予發還。所有借款人及擔保人必須親身前往財務機構指定律師樓簽署有關法律文件。
The borrower(s)/guarantor(s) has/have to attend the office of the Finance Company in person and bring along the PASP, his/their identity documents and income proof to process the application of first mortgage loan in no event later than forty-five days prior to the anticipated loan drawdown date. The borrower(s)/guarantor(s) must also provide duplicate copies of their identity documents and all relevant supporting evidence as the Finance Company may think necessary. The documents provided will not be returned. All the borrower(s) and guarantor(s) must sign the relevant legal documents personally at the office of solicitor designated by the Finance Company.
- (h) 如成功申請。買方需就申請第一按揭貸款向財務機構支付按第一按揭貸款金額計收0.5%的申請手續費。
The Purchaser shall pay to Finance Company 0.5% of the First Mortgage Loan amount being the application fee for the first mortgage loan if the application is successful.
- (i) 買方應向財務機構查詢有關貸款申請手續及詳情。貸款批出與否及其條款。財務機構有最終決定權。不論貸款獲批與否。買方仍須按正式合約完成住宅物業的交易及繳付住宅物業的樓價全數。就第一按揭貸款之批核。賣方並無給予任何陳述或保證。
The Purchaser is advised to enquire with the Finance Company about the application procedure and the details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the Finance Company. Irrespective of whether the loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the ASP. No representation or warranty is given by the Vendor as to the approval of the First Mortgage Loan.
- (j) 此貸款受財務機構不時所訂之其他條款及細則約束。
This loan is subject to other terms and conditions as may from time to time be stipulated by the Finance Company.
- (k) 有關第一按揭之批核與否及按揭條款及條件以財務機構之最終決定為準。與天怡創建有限公司無關。且於任何情況下天怡創建有限公司均無需為此負責。
The terms and conditions and the approval of applications for the first mortgage loan are subject to the final decision of the Finance Company, and are not related to Grace Sky Creation Limited (which shall under no circumstances be responsible therefor).

(2) 備用尊尚人士第一按揭貸款
Standby Prestigious First Mortgage Loan

只適用於

Applicable only

(i) 至少一位買方或其擔保人為專業人士##

where at least one of the Purchaser(s) or his/her guarantor(s) is/are professional(s)##

或

OR

(ii) 至少一位買方或其擔保人符合(4)(iii)4 所述之僱員、親屬、朋友或商業夥伴現金回贈之申請條件

where at least one of the Purchaser(s) or his/her guarantor(s) satisfied the condition in "Employees, Relatives, Friends or Business Partners Cash Rebate" (if any) (as stated in (4)(iii)4).

買方可向指定財務機構怡家財務有限公司("財務機構")申請備用第一按揭貸款。主要條款如下:

The Purchaser may apply for a standby first mortgage loan through Housing Finance Limited ("Finance Company"). Key terms are as follows:

(a) 第一按揭貸款最高金額為淨樓價*的85%。

The maximum first mortgage loan amount shall be 85% of the Net Purchase Price*.

(b) 第一按揭貸款年期最長可達30年。

The maximum tenor of the first mortgage loan is up to 30 years.

(c) 第一按揭貸款的利率在首3年內以香港上海匯豐銀行有限公司之港元最優惠利率("P")減2.75%計算。其後按P計算。惟第一按揭貸款的利率在首3年不可低於1%。P隨利率浮動調整。按揭利率以財務機構最終批核及決定為準。利率是指年利率。

The interest rate of the first mortgage loan for the first 3 years shall be calculated at 2.75% below the Hong Kong Dollar prime rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time ("P") and thereafter at P. Provided during the first 3 years, interest rate shall not be less than 1%. P is subject to fluctuation. The interest rate will be subject to final approval and decision by the Finance Company. Interest rate means interest rate per annum.

(d) 買方須提供足夠文件證明其還款能力。包括但不限於提供足夠文件證明每月還款不超過買方及其擔保人(如有)的每月總入息之60%。

The Purchaser shall provide sufficient documents to prove his/her repayment ability, including but not limited to providing sufficient documents to prove that the total amount of monthly instalment payment does not exceed 60% of the aggregate total monthly income of the Purchaser and his/her guarantor(s) (if any).

(e) 第一按揭貸款須以住宅物業之第一衡平法按揭及第一法定按揭作抵押。

The first mortgage loan shall be secured by a first equitable mortgage and a first legal mortgage over the residential property.

(f) 第一按揭及其他有關的貸款文件必須經由財務機構指定律師樓辦理。一切有關律師費及其他相關的暫墊費用概由借款人繳付。

The first mortgage and other related loan documents must be processed through the solicitor firm designated by Finance Company. All legal fees and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the borrower(s).

(g) 借款人/擔保人須於預計貸款支取日的45天前帶同臨時合約、身份證明文件及入息證明。親身前往財務機構辦理第一按揭貸款申請。借款人/擔保人亦必須提供身份證明及財務機構認為必要的其他相關文件之副本。所有提交的文件，一律不予發還。所有借款人及擔保人必須親身前往財務機構指定律師樓簽署有關法律文件。

The borrower(s)/guarantor(s) has/have to attend the office of the Finance Company in person and bring along the PASP, his/their identity documents and income proof to process the application of first mortgage loan in no event later than forty-five days prior to the anticipated loan drawdown date. The borrower(s)/guarantor(s) must also provide duplicate copies of their identity documents and all relevant supporting evidence as the Finance Company may think necessary. The documents provided will not be returned. All the borrower(s) and guarantor(s) must sign the relevant legal documents personally at the office of solicitor designated by the Finance Company.

(h) 如成功申請。買方需就申請第一按揭貸款向財務機構支付按第一按揭貸款金額計收0.5%的申請手續費。

The Purchaser shall pay to Finance Company 0.5% of the First Mortgage Loan amount being the application fee for the first mortgage loan if the application is successful.

(i) 買方應向財務機構查詢有關貸款申請手續及詳情。貸款批出與否及其條款。財務機構有最終決定權。不論貸款獲批與否。買方仍須按正式合約完成住宅物業的交易及繳付住宅物業的樓價全數。就第一按揭貸款之批核。賣方並無給予任何陳述或保證。

The Purchaser is advised to enquire with the Finance Company about the application procedure and the details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the Finance Company. Irrespective of whether the loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the ASP. No representation or warranty is given by the Vendor as to the approval of the First Mortgage Loan.

(j) 此貸款受財務機構不時所訂之其他條款及細則約束。

This loan is subject to other terms and conditions as may from time to time be stipulated by the Finance Company.

(k) 有關第一按揭之批核與否及按揭條款及條件以財務機構之最終決定為準。與天怡創建有限公司無關。且於任何情況下天怡創建有限公司均無需為此負責。

The terms and conditions and the approval of applications for the first mortgage loan are subject to the final decision of the Finance Company, and are not related to Grace Sky Creation Limited (which shall under no circumstances be responsible therefor).

香港相關專業機構註冊之建築師、會計師、測量師、獸醫、牙醫、醫生、註冊護士、精算師、律師、特許金融分析師、民航機師、香港醫院管理局之僱員(其薪金為醫院管理局一般職系薪級表34(33A)點或以上)或香港特別行政區政府之公務員(其薪金為公務員總薪級表34(33A)點或以上)(前述每一位稱為「指定人士」)。賣方就某人士是否為指定人士而作出的決定為最終局及對買方具有約束力。
registered with the relevant professional bodies in Hong Kong as architect, accountant, surveyor, veterinarian, dentist, doctor, registered nurse, actuary, lawyer, Chartered Financial Analyst, airline pilot, staff of Hospital Authority of Hong Kong (with salary at Hospital Authority General Pay Scale Point 34 (33A) or above) or civil servant of the government of HKSAR (with salary at Civil Services Master Pay Scale Point 34 (33A) or above) (each of the aforesaid being a "Designated Person"). The designated financing company's decision as to whether a person is a Designated Person is final and binding on the Purchaser.

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

買方可向指定財務機構怡家財務有限公司("財務機構")申請備用第二按揭貸款。主要條款如下:

The Purchaser may apply for a standby second mortgage loan through Housing Finance Limited ("Finance Company"). Key terms are as follows:

- (a) 第二按揭貸款最高金額為淨樓價*的20%。但第一按揭及第二按揭的總貸款額不能超過樓價的85%。或應繳付之樓價餘額。以較低者為準。
The maximum second mortgage loan amount shall be 20% of the Net Purchase Price*, but the total amount of first mortgage loan and second mortgage loan offered shall not exceed 85% of the purchase price, or the balance of purchase price payable, whichever is lower.
- (b) 第二按揭年期最長可達25年或等同或不超過特約第一按揭銀行之首按年期。以較短者為準。
The maximum tenor of the second mortgage is up to 25 years or same as or not exceeding the first mortgage loan tenor of the designated first mortgagee banks, whichever is shorter.
- (c) 第二按揭的利率在首2年內以香港上海匯豐銀行有限公司之港元最優惠利率("P")減2%計算。期其後按P計算。惟第二按揭的利率在首2年不可低於1%。P隨利率浮動調整。最終按揭利率以財務機構批核及決定為準。利率是指年利率。
The interest rate of the second mortgage for the first 2 years shall be calculated at 2% below the Hong Kong Dollar prime rate quoted by the Hongkong and Shanghai Banking Corporation Limited from time to time ("P") and thereafter at P. Provided during the first 2 years, interest rate of the second mortgage shall not be less than 1%. P is subject to fluctuation. The final interest rate will be subject to approval and decision by the Finance Company. Interest rate means interest rate per annum.
- (d) 買方須按財務機構要求提供足夠文件證明其還款能力。
The Purchaser shall provide sufficient documents to prove his/her repayment ability upon request of the Finance Company.
- (e) 第一按揭銀行須為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。
First mortgagee bank shall be nominated and referred by the Finance Company and the Purchaser shall first obtain a prior consent from the first mortgagee bank to apply for a second mortgage loan.
- (f) 第二按揭及其他有關的貸款文件必須經由財務機構指定律師樓辦理。一切有關這第二按揭貸款的律師費用及其他相關的暫墊費用概由借款人繳付。
The second mortgage and other related loan documents must be processed through the solicitor firm designated by Finance Company. All legal fees and other incidental out-of-pocket expenses incurred in the second mortgage loan arrangement shall be borne by the borrower(s).
- (g) 第一按揭及第二按揭需獨立審批。借款人/擔保人須於預計貸款支取日的45天前帶同臨時合約、身份證明文件及入息證明。親身前往財務機構辦理第二按揭貸款申請。借款人/擔保人必須提供身份證明及財務機構認為必要的所有相關支持憑證之副本。所有提交的文件。一律不予發還。所有借款人及擔保人必須親身前往財務機構指定律師樓簽署有關法律文件。
The application of first mortgage loan and second mortgage loan will be approved independently. The borrower(s)/guarantor(s) has/have to come to the office of the Finance Company in person and bring along the PASP, his/their identity documents and income proof to process the application of second mortgage loan in no event later than forty-five days prior to the anticipated loan drawdown date. The borrower(s) and guarantor(s) must provide the duplicate copies of their identity documents and all relevant supporting evidence as the Finance Company may think necessary. The documents provided will not be returned. All the borrower(s) and guarantor(s) must sign the relevant legal documents personally at the office of solicitor designated by the Finance Company.
- (h) 買方須就申請第二按揭貸款向財務機構支付按第二按揭貸款金額計收0.5%或港幣\$5,000作為不可退還的申請手續費。以較高者為準。
The Purchaser shall pay to Finance Company 0.5% of the second mortgage loan amount or HK\$5,000 being the non-refundable application fee for the second mortgage loan, whichever is higher.
- (i) 買方應向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。財務機構有最終決定權。不論貸款獲批與否。買方仍須按正式合約完成購買住宅物業的交易及繳付住宅物業的樓價全數。就第二按揭貸款之批核。賣方並無給予任何陳述或保證。
The Purchaser is advised to enquire the Finance Company about the purpose and the details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the Finance Company. Irrespective of whether the loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the ASP. No representation or warranty is given by the Vendor as to the approval of the Second Mortgage Loan.
- (j) 此貸款受財務公司不時所訂之其他條款及條件約束。
This loan is subject to other terms and conditions as may from time to time be stipulated by the Finance Company.
- (k) 有關第一按揭及第二按揭之批核與否及按揭條款及條件以第一按揭銀行及財務機構之最終決定為準。與天怡創建有限公司無關。且於任何情況下天怡創建有限公司均無需為此負責。
The terms and conditions and the approval of applications for the first mortgage and the second mortgage are subject to the final decision of the first mortgagee bank and the Finance Company, and are not related to Grace Sky Creation Limited (which shall under no circumstances be responsible therefor).

* 上文『淨樓價』一詞指扣除(4)(ii)2(1)或(2)或(3)所述之賣方根據「代繳從價印花稅優惠」代繳從價印花稅的金額(如有)及(4)(iii)5所述之「大手、家族現金回贈」(如有)後之樓價。

The term "Net Purchase Price" above means the amount of the purchase price after deducting the amount of the Ad Valorem Stamp Duty paid by the Vendor pursuant to "Ad Valorem Stamp Duty" Benefit (if any) (as stated in (4)(ii)2(1) or (2) or (3)) and the amount of cash rebate paid by the Vendor pursuant to "Bulk Purchase, Family Cash Rebate" (if any) (as stated in (4)(iii)5).

(4) 僱員、親屬、朋友或商業夥伴現金回贈

Employees, Relatives, Friends or Business Partners Cash Rebate

(a) 在符合以下各項條件下，買方有權獲賣方提供金額相等於該物業淨樓價0.8%的現金回贈：-

Subject to satisfaction of the following conditions, the Purchaser shall be entitled to a cash rebate offered by the Vendor which amount shall be equal to 0.8% of the net purchase price of the Property :-

(i) 買方或(如買方為公司)買方的任何董事在臨時買賣合約之日為：-

As at the date of the preliminary agreement for sale and purchase of the Property ("PASP"), the Purchaser or (if the Purchaser is a corporation) any director of the Purchaser is :-

(1) 新世界集團的僱員[^]；或

an employee of New World Group[^]; or

(2) 新世界集團僱員的親屬、朋友或商業夥伴(前述每一種關係於下文稱為『該指定關係』)，惟賣方有絕對酌情權決定該指定關係的條件是否獲得滿足，且如有任何爭議，賣方之決定為最終並對買方有約束力；

a relative, friend or business partner of any employee of New World Group (each of the said relationships is hereinafter referred to as the "Designated Relationship"), provided that the Vendor shall have absolute discretion to decide whether the criteria of the Designated Relationship are satisfied and in case of dispute, the Vendor's decision shall be final and binding on the Purchaser;

(ii) 買方購買該物業時並無涉及中介人或代理；及

No intermediary or agent was involved in the purchase of the Property by the Purchaser; and

(iii) 買方已按照正式買賣合約付清該物業的樓價餘額。

The Purchaser has settled the balance of purchase price of the Property in accordance with the formal Agreement for sale and purchase.

(b) 買方須於付清該物業的樓價餘額前最少30天向賣方發出書面通知以申請「僱員、親屬、朋友或商業夥伴現金回贈」。如賣方要求，買方須按賣方的要求提供證明文件證明買方在臨時買賣合約之日為新世界集團的僱員或該指定關係以令賣方滿意。賣方就是否滿意上文(a)(i)段所述要求而作出的決定為最終局及對買方具有約束力。

The Purchaser shall notify the Vendor in writing to apply for the 'Employees, Relatives, Friends or Business Partners Cash Rebate' at least 30 days before the date of settlement of the balance of purchase price of the Property.

Upon request by the Vendor, the Purchaser shall provide documentary evidence to prove that he/she is as at the date of the PASP an employee of New World Group or the Designated Relationship to the Vendor's satisfaction. The Vendor's decision as to whether the requirement under sub-paragraph (a)(i) above is satisfied is final and binding on the Purchaser.

(c) 賣方會於收到申請並確認有關資料無誤後將「僱員、親屬、朋友或商業夥伴現金回贈」直接用於支付部份樓價餘額。

After the Vendor has received the application and duly verified the information, the Vendor will apply the 'Employees, Relatives, Friends or Business Partners Cash Rebate' for part payment of the balance of the purchase price directly.

(d) 如有任何爭議，賣方的決定須為最終局及對買方具有約束力。

In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.

[^] 新世界集團的僱員指：直接受僱於新世界集團旗下任何一間公司，包括新世界發展有限公司、新創建集團有限公司、新世界百貨中國有限公司，及前述任何一間公司之直接全資附屬機構/附屬業務單位，於香港或中國國內的全職長工員工(惟該合資格員工須提供令賣方滿意的關係證明(就此賣方的決定為最終及具約束力))

An employee of New World Group means: any staff member under full-time permanent employment in Hong Kong or Mainland China and directly employed by any company within New World Group including New World Development Co Ltd, NWS Holdings Ltd, New World Department Store China Ltd and any of their respective wholly-owned direct subsidiaries/ subsidiary business units (provided that the staff must provide adequate proof of such relationship(s) to the Vendor's satisfaction and the Vendor's determination shall be final and binding)

(5) 大手、家族現金回贈

Bulk Purchase, Family Cash Rebate

- (a) 如符合以下所有條件，買方可獲「大手、家族現金回贈」：

The Purchaser shall be entitled to a 'Bulk Purchase, Family Cash Rebate' if all the following conditions have been satisfied:

- (i) 買方簽署臨時買賣合約購買本價單或其他價單上之任何住宅物業（「指定住宅物業」）；及
a Purchaser signs a preliminary agreement for sale and purchase to purchase any residential property in this price list or other price lists ("Designated Residential Property"); and
- (ii) 「指定住宅物業」加上其「關聯住宅物業」之總數為2個或以上；及
the total number of the Designated Residential Property plus its Related Residential Property is more than or equal to 2; and
- (iii) 「指定住宅物業」之臨時買賣合約於「關聯住宅物業」之臨時買賣合約簽署日期後60天內簽署；及
the preliminary agreement for sale and purchase of the Designated Related Residential Property is signed within 60 days after the date of signing of the preliminary agreement for sale and purchase of the Related Residential Property; and
- (iv) 買方已按買賣合約付清指定住宅物業的樓價餘額。
the Purchaser has settled the balance of the purchase price of the Designated Residential Property in accordance with the agreement for sale and purchase,

則每一「指定住宅物業」及「關聯住宅物業」之買方有權獲賣方提供金額相等於其購買的住宅物業樓價1%的現金回贈。

then the Purchaser of each of the Designated Residential Property and the Related Residential Property shall be entitled to a cash rebate offered by the Vendor which amount shall be equal to 1% of the purchase price of the residential property purchased by him/her.

- (b) 買方須於付清「指定住宅物業」或「關聯住宅物業」（視情況而定）的樓價餘額之日或（如適用）相關買賣合約內訂明的發展項目的預計關鍵日期（以較早者為準）前最少30天向賣方發出書面通知以申請「大手、家族現金回贈」。如賣方要求，買方須按賣方的要求提供證明文件證明相關指定的關係以令賣方滿意。

The Purchaser shall notify the Vendor in writing to apply for the 'Bulk Purchase, Family Cash Rebate' at least 30 days before the date of settlement of the balance of purchase price or (if applicable) the estimated material date for the Development as specified in the relevant agreement for sale and purchase of the Designated Residential Property or the Related Residential Property (as the case may be). Upon request by the Vendor, the Purchaser shall provide documentary evidence to prove the relevant specified relationship to the Vendor's satisfaction.

- (c) 賣方會於收到申請並確認有關資料無誤後將「大手、家族現金回贈」直接用於支付部份樓價餘額。

After the Vendor has received the application and duly verified the information, the Vendor will apply the 'Bulk Purchase, Family Cash Rebate' for part payment of the balance of the purchase price directly.

- (d) 就每一個住宅物業買方只可獲得「大手、家族現金回贈」一次。在決定其他住宅物業之買方是否可獲「大手、家族現金回贈」時，已獲「大手、家族現金回贈」的住宅物業及其相關臨時買賣合約將只考慮作為「關聯住宅物業」。同一份買賣合約包含的所有住宅物業必須用於同一次「大手、家族現金回贈」的申請。賣方只會處理有關住宅物業的首次現金回贈申請，其後任何有關相同住宅物業的申請將會作廢及不會受理。

Only one 'Bulk Purchase, Family Cash Rebate' shall be offered to a Purchaser for each residential property. When determining whether the Purchaser of other residential property shall be offered with 'Bulk Purchase, Family Cash Rebate', the residential property (the Purchaser of which has already been offered with 'Bulk Purchase, Family Cash Rebate' and its related preliminary agreement for sale and purchase shall only be considered as "Related Residential Property". All residential properties covered in the same agreement for sale and purchase must be included in the same application for 'Bulk Purchase, Family Cash Rebate'. The Vendor will only process the first application for cash rebate in respect of a residential property and the subsequent application in respect of the same residential property will be deemed invalid and will not be processed.

- (e) 如有任何爭議，賣方的決定須為最終局及對買方具有約束力。「大手、家族現金回贈」受其他條款及細則約束。

In case of dispute, the Vendor's decision shall be final and binding on the Purchasers. 'Bulk Purchase, Family Cash Rebate' is subject to other terms and conditions.

註：

Remarks:

(I) 如發展項目住宅物業符合下列任何一項，即為「指定住宅物業」之「關聯住宅物業」：

A residential property of the Development is a "Related Residential Property" of a Designated Residential Property if any of the following conditions is satisfied:

(a) 該住宅物業之買方（或組成該買方之任何人士）為「指定住宅物業」之買方（或組成該買方之任何人士），或「指定住宅物業」之買方（或組成該買方之任何人士）之「近親家庭成員」或如購入「指定住宅物業」之買方為公司，該買方的「關聯公司」。

The Purchaser (or any person comprising that Purchaser) of that residential property is the Purchaser (or any person comprising that Purchaser) of the Designated Residential Property, or a Close Family Member of the Purchaser (or any person comprising that Purchaser) of the Designated Residential Property or in case that the Purchaser of that Designated Residential Property is a company, Associated Company(ies) of such Purchaser .

(II) 「近親家庭成員」指配偶、父母、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫及外孫女。買方須提供令賣方滿意的該近親家庭成員關係的證明，就此賣方的決定為最終。

Close Family Member means spouse, parents, children, brothers, sisters, grandparents and grandchildren. The Purchaser is required to provide adequate proof of Close Family Member relationship to the Vendor' s satisfaction whose determination shall be final.

(III) 「關聯公司」指與購入「指定住宅物業」之買方的股東全部相同之公司。買方須提供令賣方滿意的關聯公司關係的證明，就此賣方的決定為最終。

"Associated Company" means a company whose shareholder(s) is/are the same as all the shareholders of the Purchaser of the Designated Residential Property. The Purchaser is required to provide adequate proof of Associated Company relationship to the Vendor' s satisfaction whose determination shall be final.

(6) 備用SUPER88第一按揭貸款
Standby SUPER88 First Mortgage Loan

如買方於簽署臨時買賣合約時選擇SUPER88付款可向指定財務機構怡家財務有限公司("財務機構")申請備用SUPER88第一按揭貸款。主要條款如下:

If the Purchaser chooses SUPER88 payment plan upon signing of preliminary agreement for sale and purchase, the Purchaser may apply for a standby SUPER88 first mortgage loan through Housing Finance Limited ("Finance Company"). Key terms are as follows:

- (a) 第一按揭貸款最高金額為淨樓價*的88%。
The maximum first mortgage loan amount shall be 88% of the Net Purchase Price*.
- (b) 第一按揭貸款年期最長可達30年。
The maximum tenor of the first mortgage loan is up to 30 years.
- (c) 第一按揭貸款的利率在首2年內以香港上海滙豐銀行有限公司之港元最優惠利率("P")減2.85%計算，其後按P計算。惟第一按揭貸款的利率在首2年不可低於1%。P隨利率浮動調整。按揭利率以財務機構最終批核及決定為準。利率是指年利率。
The interest rate of the first mortgage loan for the first 2 years shall be calculated at 2.85% below the Hong Kong Dollar prime rate quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time ("P") and thereafter at P. Provided during the first 2 years, interest rate shall not be less than 1%. P is subject to fluctuation. The interest rate will be subject to final approval and decision by the Finance Company. Interest rate means interest rate per annum.
- (d) 買方須提供足夠文件證明其還款能力，包括但不限於提供足夠文件證明每月還款不超過買方及其擔保人(如有)的每月總入息之60%。
The Purchaser shall provide sufficient documents to prove his/her repayment ability, including but not limited to providing sufficient documents to prove that the total amount of monthly instalment payment does not exceed 60% of the aggregate total monthly income of the Purchaser and his/her guarantor(s) (if any).
- (e) 第一按揭貸款須以住宅物業之第一衡平法按揭及第一法定按揭作抵押。
The first mortgage loan shall be secured by a first equitable mortgage and a first legal mortgage over the residential property.
- (f) 第一按揭及其他有關的貸款文件必須經由財務機構指定律師樓辦理。一切有關律師費及其他相關的暫墊費用概由借款人繳付。
The first mortgage and other related loan documents must be processed through the solicitor firm designated by Finance Company. All legal fees and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the borrower(s).
- (g) 借款人/擔保人須於預計貸款支取日的45天前帶同臨時合約、身份證明文件及入息證明，親身前往財務機構辦理第一按揭貸款申請。借款人/擔保人亦必須提供身份證明及財務機構認為必要的其他相關文件之副本。所有提交的文件，一律不予發還。所有借款人及擔保人必須親身前往財務機構指定律師樓簽署有關法律文件。
The borrower(s)/guarantor(s) has/have to attend the office of the Finance Company in person and bring along the PASP, his/their identity documents and income proof to process the application of first mortgage loan in no event later than forty-five days prior to the anticipated loan drawdown date. The borrower(s)/guarantor(s) must also provide duplicate copies of their identity documents and all relevant supporting evidence as the Finance Company may think necessary. The documents provided will not be returned. All the borrower(s) and guarantor(s) must sign the relevant legal documents personally at the office of solicitor designated by the Finance Company.
- (h) 買方應向財務機構查詢有關貸款申請手續及詳情。貸款批出與否及其條款，財務機構有最終決定權。不論貸款獲批與否，買方仍須按正式合約完成住宅物業的交易及繳付住宅物業的樓價全數。就第一按揭貸款之批核，賣方並無給予任何陳述或保證。
The Purchaser is advised to enquire with the Finance Company about the application procedure and the details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the Finance Company. Irrespective of whether the loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the ASP. No representation or warranty is given by the Vendor as to the approval of the First Mortgage Loan.
- (i) 此貸款受財務機構不時所訂之其他條款及細則約束。
This loan is subject to other terms and conditions as may from time to time be stipulated by the Finance Company.
- (j) 有關第一按揭之批核與否及按揭條款及條件以財務機構之最終決定為準，與天怡創建有限公司無關，且於任何情況下天怡創建有限公司均無需為此負責。
The terms and conditions and the approval of applications for the first mortgage loan are subject to the final decision of the Finance Company, and are not related to Grace Sky Creation Limited (which shall under no circumstances be responsible therefor).

(iv) 誰人負責支付買賣該發展項目中的指明住宅物業的有關律師費及印花稅

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

請參閱4(i)備註a。

Please refer to Note a. of 4(i).

(v) 買方須為就買賣該發展項目中的指明住宅物業簽立任何文件而支付的費用

Any charges that are payable by a purchaser for execution of any document in relation to the sale and purchase of a specified residential property in the Development

請參閱4(i)備註a。

Please refer to Note a. of 4(i).

(5) 賣方已委任地產代理在發展項目中的指明住宅物業的出售過程中行事：

The Vendor has appointed estate agents to act in the sale of any specified residential property in the Development:

賣方委任的代理：

Agent appointed by the Vendor:

新世界地產代理有限公司

New World Real Estate Agency Limited

請注意：任何人可委任任何地產代理在購買該發展項目中的指明住宅物業的過程中行事，但亦可以不委任任何地產代理。

Please note that a person may appoint any estate agent to act in the purchase of any specified residential property in the Development. Also, that person does not necessarily have to appoint any estate agent.

(6) 賣方就發展項目指定的互聯網網站的網址為：www.artisanhouse.com.hk

The address of the website designated by the Vendor for the Development is: www.artisanhouse.com.hk