

價單 Price List

第一部份：基本資料 Part 1: Basic Information

期數名稱 Name of Phase	意堤 Poggibonsi	期數（如有） Phase No.(If any)	愉景灣發展項目N1d地區 第16期 Phase 16 on Area N1d of the development of Discovery Bay City
期數位置 Location of Phase	堤畔徑3號 3 Bayside Drive		
期數中的住宅物業的總數 The total number of residential properties in the Phase		196	

印製日期 Date of Printing	價單編號 Number of Price List
24/10/2019	2

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

第二部份：面積及售價資料 Part 2: Information on Area and 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(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq.ft)									
大廈名稱 Block Name	樓層 Floor	單位 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 Stair- hood	前庭 Terrace	庭院 Yard
5 座 Block 5	3	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	7,958,000	155,436 (14,443)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	5	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,088,000	157,975 (14,679)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	8	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,428,000	164,616 (15,296)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	9	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,518,000	166,374 (15,459)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	12	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,778,000	171,452 (15,931)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	15	B	51.198 (551) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,858,000	173,015 (16,076)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	3	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	7,998,000	154,733 (14,385)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	5	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,118,000	157,055 (14,601)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	8	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,468,000	163,826 (15,230)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	9	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,548,000	165,374 (15,374)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	12	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,808,000	170,404 (15,842)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	15	C	51.689 (556) 露台 Balcony: 3.137 (34) 工作平台 Utility Platform: 1.500 (16)	8,898,000	172,145 (16,004)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	3	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	9,888,000	150,397 (13,966)	-	0.825 (9)	-	-	-	-	-	-	-	-
5 座 Block 5	5	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	10,098,000	153,591 (14,263)	-	0.825 (9)	-	-	-	-	-	-	-	-
5 座 Block 5	8	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	11,718,000	178,231 (16,551)	-	0.825 (9)	-	-	-	-	-	-	-	-
5 座 Block 5	9	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	11,918,000	181,273 (16,833)	-	0.825 (9)	-	-	-	-	-	-	-	-

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(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq.ft)									
大廈名稱 Block Name	樓層 Floor	單位 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 Stair- hood	前庭 Terrace	庭院 Yard
5 座 Block 5	12	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	12,708,000	193,289 (17,949)	-	0.825 (9)	-	-	-	-	-	-	-	-
5 座 Block 5	15	D	65.746 (708) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	12,978,000	197,396 (18,331)	-	0.825 (9)	-	-	-	-	-	-	-	-
5 座 Block 5	3	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	10,778,000	152,107 (14,126)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	5	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	11,008,000	155,353 (14,427)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	8	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	12,788,000	180,474 (16,760)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	9	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	12,988,000	183,296 (17,022)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	12	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	13,858,000	195,574 (18,163)	-	-	-	-	-	-	-	-	-	-
5 座 Block 5	15	E	70.858 (763) 露台 Balcony: 3.886 (42) 工作平台 Utility Platform: 1.681 (18)	14,148,000	199,667 (18,543)	-	-	-	-	-	-	-	-	-	-

第三部份：其他資料 Part 3: Other Information

(1) 準買家應參閱期數的售樓說明書，以了解該期數的資料。
Prospective purchasers are advised to refer to the sales brochure for the Phase for information on the Phase.

(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：『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。因應相關支付條款及/或相關折扣(如有)按售價計算得出之價目，皆以四捨五入方式換算至千位數作為樓價。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同的付款計劃。

Note: "Price" means the price of the residential property set out in Part 2 of this Price List, and "Purchase Price" means the actual price of the residential property set out in the preliminary agreement for sale and purchase. The price obtained after applying the relevant terms of payment and/or applicable discount(s) (if any) on the price will be rounded off to the nearest thousand to determine the Purchase Price. The Purchaser must choose the same payment plan for all the residential properties purchased under the same preliminary agreement for sale and purchase.

(4)(i) 支付條款 Terms of Payment
付款辦法 - 歡迎選擇 **Payment Terms - Please Choose**

買方於簽署臨時買賣合約時須繳付相等於樓價5%之金額作為臨時訂金。臨時訂金須以銀行本票或支票繳付，抬頭請寫"高李葉律師行"或"Kao, Lee & Yip Solicitors"。
Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay a preliminary deposit equivalent to 5% of the Purchase Price by cashier's order(s) or cheque(s), payable to "Kao, Lee & Yip Solicitors" or "高李葉律師行".

(A1) 現金付款計劃 Cash Payment Plan

(1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

(2) 樓價的95%為樓價餘款，於買方簽署臨時買賣合約後90日內付清，或於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付，以較早者為準。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 90 days after signing of the preliminary agreement for sale and purchase or within 14 days after the date of the Vendor's written notification to Purchaser that the Vendor is in a position validly to assign the Property to Purchaser, whichever is earlier.

(A2) 現金連第一按揭付款計劃 (照售價加1.3%) Cash Payment Plan with First Mortgage (increase of the Price by 1.3%)

- (1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

- (2) 樓價的95%為樓價餘款，於買方簽署臨時買賣合約後90日內付清，或於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付，以較早者為準。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 90 days after signing of the preliminary agreement for sale and purchase or within 14 days after the date of the Vendor's written notification to Purchaser that the Vendor is in a position validly to assign the Property to Purchaser, whichever is earlier.

買方可向賣方指定財務機構申請第一按揭貸款，主要條款見4(iii)(A)。

The Purchaser can apply to the Vendor's designated financing company for a first mortgage loan. Please refer to 4(iii)(A) for key terms.

(A3) 現金連第二按揭付款計劃 Cash Payment Plan with Second Mortgage

- (1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

- (2) 樓價的95%為樓價餘款，於買方簽署臨時買賣合約後90日內付清，或於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付，以較早者為準。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 90 days after signing of the preliminary agreement for sale and purchase or within 14 days after the date of the Vendor's written notification to Purchaser that the Vendor is in a position validly to assign the Property to Purchaser, whichever is earlier.

買方可向賣方指定財務機構申請第二按揭貸款，主要條款見4(iii)(B)。

The Purchaser can apply to the Vendor's designated financing company for a second mortgage loan. Please refer to 4(iii)(B) for key terms.

(B1) 靈活建築期付款計劃 Flexible Stage Payment Plan

- (1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

- (2) 樓價的95%為樓價餘款，於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 14 days after the date of the Vendor's written notification to the Purchaser that the Vendor is in a position validly to assign the Property to the Purchaser.

(B2) 靈活建築期連第一按揭付款計劃 (照售價加3.8%) Flexible Stage Payment Plan with First Mortgage (increase of the Price by 3.8%)

- (1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

- (2) 樓價的95%為樓價餘款，於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 14 days after the date of the Vendor's written notification to the Purchaser that the Vendor is in a position validly to assign the Property to the Purchaser.

買方可向賣方指定財務機構申請第一按揭貸款，主要條款見4(iii)(A)。

The Purchaser can apply to the Vendor's designated financing company for a first mortgage loan. Please refer to 4(iii)(A) for key terms.

(B3) 靈活建築期連第二按揭付款計劃 (照售價加1.3%) Flexible Stage Payment Plan with Second Mortgage (increase of the Price by 1.3%)

- (1) 樓價的5%為臨時訂金，於買方簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約後5個工作日內簽署買賣合約。

5% of the Purchase Price, being preliminary deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after signing of the preliminary agreement for sale and purchase.

- (2) 樓價的95%為樓價餘款，於賣方就其有能力將該物業有效地轉讓予買方一事向買方發出書面通知的日期起計14日內由買方支付。

95% of the Purchase Price being balance of the Purchase Price shall be paid within 14 days after the date of the Vendor's written notification to the Purchaser that the Vendor is in a position validly to assign the Property to the Purchaser.

買方可向賣方指定財務機構申請第二按揭貸款，主要條款見4(iii)(B)。

The Purchaser can apply to the Vendor's designated financing company for a second mortgage loan. Please refer to 4(iii)(B) for key terms.

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

(1) 付款計劃折扣 Payment Plan Discount

(A) 選擇付款計劃(A1)(即「現金付款計劃」)之買方，可獲 2.4% 售價折扣優惠。

A 2.4% discount on the Price would be offered to the Purchaser if the Purchaser selects Payment Plan (A1)(i.e. “Cash Payment Plan”).

(B) 選擇付款計劃(A3)(即「現金連第二按揭付款計劃」)之買方，可獲 1.1% 售價折扣優惠。

A 1.1% discount on the Price would be offered to the Purchaser if the Purchaser selects Payment Plan (A3)(i.e. “Cash Payment Plan with Second Mortgage”).

(4)(iii) 可就購買該期數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 phase

(A) 第一按揭貸款 First Mortgage Loan

選擇付款計劃(A2)(即「現金連第一按揭付款計劃」)或付款計劃(B2)(即「靈活建築期連第一按揭付款計劃」)之買方可向賣方指定財務機構(「指定財務機構」)申請第一按揭貸款。主要條款如下:

The Purchaser who selects Payment Plan (A2)(i.e. “Cash Payment Plan with First Mortgage”) or Payment Plan (B2)(i.e. “Flexible Stage Payment Plan with First Mortgage”) can apply to the Vendor’s designated financing company (“Designated Financing Company”) for a first mortgage loan. Key terms are as follows:

(1) 第一按揭貸款以住宅物業之第一衡平法按揭及/或第一法定按揭作抵押。

The First Mortgage Loan shall be secured by a first equitable mortgage and/or first legal mortgage over the residential property.

(2) 第一按揭貸款年期最長為20年。

The maximum tenor of the First Mortgage Loan shall be 20 years.

(3) 第一按揭貸款擬定的利率首24個月以香港上海匯豐銀行有限公司之不時報價的港元最優惠利率(P)減2.5% p.a.(P-2.5%)計算，其後之利率按P計算，利率浮動。最終利率不時由指定財務機構以絕對酌情權決定。

The proposed interest rate of the First Mortgage Loan for the first 24 months shall be Hong Kong Dollar Best Lending Rate from time to time quoted by The Hongkong and Shanghai Banking Corporation Limited (P) minus 2.5% p.a. (P-2.5%), and thereafter at (P), subject to fluctuation. The final interest rate will be determined by the Designated Financing Company from time to time at its absolute discretion.

(4) 如買方是一間公司，該公司的最少一名(令指定財務機構滿意的)董事及/或股東必須向指定財務機構提供個人擔保書(按指定財務機構指定格式)以擔保買方於第一按揭貸款下的所有責任。

If the Purchaser is a corporation, at least one of its director(s) and/or shareholder(s) satisfactory to the Designated Financing Company must provide a personal guarantee (in such form as prescribed by the Designated Financing Company) to the Designated Financing Company to guarantee the performance by the Purchaser of all its obligations under the First Mortgage Loan.

(5) 第一按揭貸款最高貸款金額不超越扣減所有相關的折扣、回贈及/或其他優惠(如有)後之淨樓價之85%。

The maximum of the First Mortgage Loan amount shall not exceed 85% of the net Purchase Price after deduction of all the relevant discounts, rebates and/or other benefits (if any) available to the Purchaser.

(6) 買方必須於付清樓價餘額之日起計最少60日前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 a First Mortgage Loan not less than 60 days before the date of settlement of the balance of the Purchase Price.

(7) 第一衡平法按揭及/或第一按揭及其他有關的貸款文件必須經由指定財務機構指定的律師樓辦理，買方須支付律師費及一切有關費用。

The first equitable mortgage and/or first mortgage and other related loan documents must be processed through the solicitor firm designated by the Designated Financing Company. All legal fees and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the Purchaser.

(8) 此貸款受指定財務機構所制定的其他條款及細則約束。

This loan is subject to other terms and conditions prescribed by the Designated Financing Company.

(9) 如買方為個人，買方無須申請時就貸款申請向指定財務機構繳交手續費；如買方為有限公司，買方須於申請時就申請第一按揭貸款向指定財務機構繳交港幣20,000元手續費，不論申請獲批核與否，或買方最終有否接納或使用第一按揭貸款，該手續費不會獲得退還。

Upon the application of the First Mortgage Loan, if the Purchaser is natural person(s), no application fee is payable by the Purchaser to the Designated Financing Company; if the Purchaser is a company or corporation, a non-refundable handling fee of HK\$20,000 shall be payable by the Purchaser to the Designated Financing Company, irrespective of whether or not the application is approved or whether or not the First Mortgage Loan is eventually accepted or utilised by the Purchaser.

(10) 買方獲建議於決定申請第一按揭貸款前，向指定財務機構查詢有關批核條件、貸款手續、條款及條件詳情，以及申請第一按揭貸款的所需文件。第一按揭貸款之條款及條件及批核與否以指定財務機構之最終決定為準，此決定與賣方無關，及賣方於任何情況下均毋須為此負責。不論貸款獲批與否，買方仍須按買賣合約完成交易及繳付樓價全數。

The Purchaser is advised to enquire with the Designated Financing Company about the approval conditions, the application procedure, the details of the terms and conditions and documents required for processing the First Mortgage Loan application before deciding whether to apply for the First Mortgage Loan. The terms and conditions and the approval or disapproval of applications for the First Mortgage Loan are subject to the final decision of the Designated Financing Company. Such decision is independent from the Vendor and the Vendor shall under no circumstances be responsible therefor. Irrespective of whether any loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full Purchase Price.

(B) 第二按揭貸款 Second Mortgage Loan

選擇付款計劃(A3)(即「現金連第二按揭付款計劃」)或付款計劃(B3)(即「靈活建築期連第二按揭付款計劃」)之買方可向賣方指定財務機構(「指定財務機構」)申請第二按揭貸款，主要條款如下：

The Purchaser who selects Payment Plan (A3)(i.e. “Cash Payment Plan with Second Mortgage”) or Payment Plan (B3)(i.e. “Flexible Stage Payment Plan with Second Mortgage”) can apply to the Vendor’s designated financing company (“Designated Financing Company”) for a second mortgage loan. Key terms are as follows:

- (1) 第二按揭貸款以住宅物業之第二衡平法按揭及/或第二法定按揭作抵押。

The Second Mortgage Loan shall be secured by a second equitable mortgage and/or second legal mortgage over the residential property.

- (2) 第二按揭貸款年期最長為20年，或相等於第一按揭貸款(由第一承按人提供)之年期，以較短者為準。

The maximum tenor of the Second Mortgage Loan shall be 20 years or the same tenor of the first mortgage loan (offered by the first mortgagee), whichever is shorter.

- (3) 第二按揭貸款擬定的利率首24個月以香港上海匯豐銀行有限公司之不時報價的港元最優惠利率(P)減2.25% p.a. (P-2.25%)計算，其後之利率按P計算，利率浮動。最終利率不時由指定財務機構以絕對酌情權決定。

The proposed interest rate of the Second Mortgage Loan for the first 24 months shall be Hong Kong Dollar Best Lending Rate from time to time quoted by The Hongkong and Shanghai Banking Corporation Limited (P) minus 2.25% p.a. (P-2.25%), and thereafter at P, subject to fluctuation. The final interest rate will be determined by the Designated Financing Company from time to time at its absolute discretion.

- (4) 如買方是一間公司，該公司的最少一名(令指定財務機構滿意的)董事及/或股東必須向指定財務機構提供個人擔保書(按指定財務機構指定格式)以擔保買方於第二按揭貸款下的所有責任。

If the Purchaser is a corporation, at least one of its director(s) and/or shareholder(s) satisfactory to the Designated Financing Company must provide a personal guarantee (in such form as prescribed by the Designated Financing Company) to the Designated Financing Company to guarantee the performance by the Purchaser of all its obligations under the Second Mortgage Loan.

- (5) 第二按揭貸款最高貸款金額不超越扣減所有相關的折扣、回贈及/或其他優惠(如有)後之淨樓價之30%，惟第一按揭貸款(由第一承按人提供)及第二按揭貸款總金額不可超過淨樓價的80%。

The maximum of the Second Mortgage Loan amount shall not exceed 30% of the net Purchase Price after deduction of all relevant discount, rebates and/or other benefits (if any) available to the Purchaser but the total amount of the first mortgage loan (offered by the first mortgagee) and the Second Mortgage Loan together shall not exceed 80% of the Purchase Price.

- (6) 買方必須於付清樓價餘額之日起計最少60日前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 a Second Mortgage Loan not less than 60 days before the date of settlement of the balance of the Purchase Price.

- (7) 第二衡平法按揭及/或第二按揭及其他有關的貸款文件必須經由指定財務機構指定的律師樓辦理，買方須支付律師費及一切有關費用。

The second equitable mortgage and/or second mortgage and other related loan documents must be processed through the solicitor firm designated by the Designated Financing Company. All legal fees and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the Purchaser.

- (8) 買方須先得到第一承按人書面同意辦理第二按揭貸款。

The Purchaser shall obtain prior written consent from the first mortgagee to apply for a Second Mortgage Loan.

- (9) 第一按揭貸款(由第一承按人提供)及第二按揭貸款申請須由有關承按機構獨立審批。

First mortgage loan (offered by the first mortgagee) and the Second Mortgage Loan shall be processed by the relevant mortgagees independently.

- (10) 此貸款受指定財務機構所制定的其他條款及細則約束。

This loan is subject to other terms and conditions prescribed by the Designated Financing Company.

- (11) 如買方為個人，買方無須於申請時就申請第二按揭貸款向指定財務機構繳交手續費；如買方為有限公司，買方須於申請時就申請第二按揭貸款向指定財務機構繳交港幣20,000元手續費，不論申請獲批核與否，或買方最終有否接納或使用第二按揭貸款，該手續費不會獲得退還。

Upon the application of the Second Mortgage Loan, if the Purchaser is natural person(s), no application fee is payable by the Purchaser to the Designated Financing Company; if the Purchaser is a company or corporation, a non-refundable handling fee of HK\$20,000 shall be payable by the Purchaser to the Designated Financing Company, irrespective of whether or not the application is approved or whether or not the Second Mortgage Loan is eventually accepted or utilised by the Purchaser.

- (12) 買方獲建議於決定申請第二按揭貸款前，向指定財務機構查詢有關批核條件、貸款手續、條款及條件詳情，以及申請第二按揭貸款的所需文件。第二按揭貸款之條款及條件及批核與否以指定財務機構之最終決定為準，此決定與賣方無關，及賣方於任何情況下均毋須為此負責。不論貸款獲批與否，買方仍須按買賣合約完成交易及繳付樓價全數。

The Purchaser is advised to enquire with the Designated Financing Company about the approval conditions, the application procedure, the details of the terms and conditions and documents required for processing the Second Mortgage Loan application before deciding whether to apply for the Second Mortgage Loan. The terms and conditions and the approval or disapproval of applications for the Second Mortgage Loan are subject to the final decision of the Designated Financing Company. Such decision is independent from the Vendor and the Vendor shall under no circumstances be responsible therefor. Irrespective of whether any loan is granted or not, the Purchaser shall complete the sale and purchase in accordance with the agreement of sale and purchase and pay the full Purchase Price.

(C) 提前付清樓價現金回贈 Early Settlement Cash Rebate

選擇付款計劃(B1)(即「靈活建築期付款計劃」)或付款計劃(B2)(即「靈活建築期連第一按揭付款計劃」)或付款計劃(B3)(即「靈活建築期連第二按揭付款計劃」)之買方，如提前於買賣合約訂明的付清樓價餘款限期日之前，付清樓價全數(唯付清樓價全數日期須屬以下列表指明的期間內)及完成該物業的買賣交易，可根據以下列表獲賣方提供提前付清樓價現金回贈。付清樓價全數日期以賣方代表律師實際收到全數樓價款項日期為準。如訂明的期限的最後一日不是工作日(按《一手住宅物業銷售條例》第 2(1)條所定義)，則該日定為下一個工作日。

Where the Purchaser who chooses the Payment Plan (B1)(i.e. “Flexible Stage Payment Plan”) or Payment Plan (B2)(i.e. “Flexible Stage Payment Plan with First Mortgage”) or Payment Plan (B3)(i.e. “Flexible Stage Payment Plan with Second Mortgage”) settles the full amount of the whole of the Purchase Price earlier than the due date of payment of the balance of the Purchase Price specified in the agreement for sale and purchase (provided that the date of such full settlement must be within the period(s) specified in the table below) and completes the sale and purchase of the Property, the Purchaser shall be entitled to the Early Settlement Cash Rebate offered by the Vendor according to the table below. The date of settlement of the Purchase Price in full shall be the date on which the Purchase Price is actually received by the Vendor's solicitors in full. If the last day of the specified period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

付清樓價全數日期 Date of settlement of the full amount of the whole of the Purchase Price	提前付清樓價現金回贈金額 Amount of Early Settlement Cash Rebate
簽署臨時買賣合約日期後90日內 Within 90 days after the date of signing of the preliminary agreement for sale and purchase	樓價之2% 2% of Purchase Price

買方須於提前付清樓價全數日前最少 30 日，以書面向賣方申請提前付清樓價現金回贈，賣方會於收到申請並確認有關資料無誤後將於付清樓價全數之日起計45個工作天內發出抬頭為買方的支票，以向買方支付提前付清樓價現金回贈。

The Purchaser shall apply to the Vendor in writing for the Early Settlement Cash Rebate at least 30 days before the date of early settlement of the full amount of the whole of the Purchase Price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will pay the Early Settlement Cash Rebate to the Purchaser by issuing a cheque drawn in the Purchaser's favour within 45 working days after the date of full settlement of the Purchase Price.

提前付清樓價現金回贈以相關交易文件條款及條件為準。

The Early Settlement Cash Rebate is subject to the terms and conditions of the relevant transaction documents.

(4)(iv) 誰人負責支付買賣該期數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 Phase

- (1) 如買方選用賣方指定之代表律師作為買方之代表律師同時處理有關買賣的所有法律文件，賣方同意為買方支付正式買賣合約及轉讓契兩項法律文件之律師費用(不包括代墊付費用，代墊付費用須由買方支付)。
如買方選擇另聘代表律師作為買方之代表律師處理其購買，買賣雙方須各自負責有關正式買賣合約及轉讓契兩項法律文件之律師費用。

If the Purchaser appoints the Vendor's solicitors to act on his/her/its behalf in respect of all legal documents in relation to the purchase, the Vendor agrees to bear the legal costs (excluding disbursements, which shall be paid by the Purchaser) of the formal agreement for sale and purchase and the assignment. If the Purchaser chooses to instruct his/her/its own solicitors to act for him/her/it in relation to the purchase, each of the Vendor and Purchaser shall pay his/her/its own solicitors' legal costs in respect of the formal agreement for sale and purchase and the assignment.

- (2) 買方須支付所有印花稅，包括但不限於從價印花稅、買家印花稅*及額外印花稅* (*如適用)。

All stamp duty, including but not limited to Ad Valorem Stamp Duty, Buyers' Stamp Duty* and Special Stamp Duty* shall be borne by the Purchaser (*if applicable).

(4)(v) 買方須為就買賣該期數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 Phase

買方須支付製作、登記及完成大廈副分公契(「副分公契」)費用及附於副分公契之圖則之費用的適當分攤、指明住宅物業的業權文件認證副本之費用、指明住宅物業的買賣合約及轉讓契之圖則費、指明住宅物業的按揭(如有)之法律費用、其他開支及代墊付費用及就有關購買指明住宅物業的任何其他文件的所有法律費用、其他開支及代墊付費用等。

The Purchaser shall bear and pay a due proportion of the costs for the preparation of the Sub-Sub-Deed of Mutual Covenant ("Sub-Sub-DMC") and the plans to be attached to the Sub-Sub-DMC, and shall solely bear and pay all costs for preparing certified copies of title deeds and documents of the specified residential property, all plan fees for plans to be annexed to the agreement for sale and purchase and the Assignment, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the specified residential property and all legal cost and charges and disbursements of any other documents relating to the purchase of the specified residential property.

(5) 賣方已委任地產代理在期數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 Phase:

- (1) 中原地產代理有限公司 Centaline Property Agency Limited
- (2) 美聯物業代理有限公司 Midland Realty International Limited
- (3) 利嘉閣地產有限公司 Ricacorp Properties Limited
- (4) 香港置業(地產代理)有限公司 Hong Kong Property Services (Agency) Limited
- (5) 世紀21測量行有限公司及旗下特許經營商 Century 21 Surveyors Limited and Franchisees
- (6) 利來物業 Land Master Property
- (7) 云房網絡(香港)代理有限公司 Qfang Network (Hongkong) Agency Limited
- (8) 太平洋地產有限公司 Pacific Estate Limited

請注意：任何人可委任任何地產代理在購買該期數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 Phase. Also, that person does not necessarily have to appoint any estate agent.

(6) 賣方就期數指定的互聯網網站的網址為：www.poggibonsi.com.hk

The address of the website designated by the Vendor for the Phase is: www.poggibonsi.com.hk