

價單 Price List

第一部份：基本資料

Part 1: Basic Information

發展項目名稱 Name of Development	芊御 GARDEN REGENCY	期數 (如有) Phase No. (if any)	--
發展項目位置 Location of Development	映河路1A號 1A YING HO ROAD		
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)		566	

印製日期 Date of Printing	價單編號 Number of Price List
20 July 2026	4

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
無 NIL	無 NIL	無 NIL

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 Tower 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 Stairhood	前庭 Terrace	庭院 Yard
1	9	A	38.095 (410) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,491,700	170,408 (15,833)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	A	38.095 (410) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,467,300	169,768 (15,774)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	A	38.095 (410) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,394,100	167,846 (15,595)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	A	38.095 (410) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,345,300	166,565 (15,476)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	B	33.616 (362) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,033,400	179,480 (16,667)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	B	33.616 (362) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,011,800	178,837 (16,607)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	B	33.616 (362) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,947,200	176,916 (16,429)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	B	33.616 (362) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,904,100	175,634 (16,310)	-	0.219 (2)	-	-	-	-	-	-	-	-

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 Tower 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 Stairhood	前庭 Terrace	庭院 Yard
1	9	C	33.987 (366) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,100,000	179,480 (16,667)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	C	33.987 (366) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,078,300	178,842 (16,607)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	C	33.987 (366) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,012,900	176,918 (16,429)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	C	33.987 (366) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,969,300	175,635 (16,310)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	D	35.129 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,985,000	170,372 (15,833)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	D	35.129 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,962,500	169,732 (15,774)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	D	35.129 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,895,000	167,810 (15,595)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	D	35.129 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,850,000	166,529 (15,476)	-	0.219 (2)	-	-	-	-	-	-	-	-

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 Tower 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 Stairhood	前庭 Terrace	庭院 Yard
1	9	E	34.824 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,937,500	170,500 (15,833)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	E	34.824 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,915,300	169,863 (15,774)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	E	34.824 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,848,300	167,939 (15,595)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	E	34.824 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,803,600	166,655 (15,476)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	F	36.712 (395) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,254,200	170,358 (15,833)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	F	36.712 (395) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,230,800	169,721 (15,774)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	F	36.712 (395) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,160,200	167,798 (15,595)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	F	36.712 (395) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,113,100	166,515 (15,476)	-	0.219 (2)	-	-	-	-	-	-	-	-

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.)									
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1	9	G	37.564 (404) 露台 Balcony:2.187 (24) 工作平台 Utility Platform:1.500 (16)	6,637,200	176,690 (16,429)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	G	37.564 (404) 露台 Balcony:2.187 (24) 工作平台 Utility Platform:1.500 (16)	6,613,100	176,049 (16,369)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	G	37.564 (404) 露台 Balcony:2.187 (24) 工作平台 Utility Platform:1.500 (16)	6,541,000	174,129 (16,191)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	G	37.564 (404) 露台 Balcony:2.187 (24) 工作平台 Utility Platform:1.500 (16)	6,492,900	172,849 (16,072)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	H	26.913 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,885,200	181,518 (16,846)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	8	H	26.913 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,867,900	180,875 (16,786)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	6	H	26.913 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,816,100	178,951 (16,607)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	5	H	26.913 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,781,600	177,669 (16,488)	-	0.105 (1)	-	-	-	-	-	-	-	-

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1	9	J	26.943 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,885,200	181,316 (16,846)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	8	J	26.943 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,867,900	180,674 (16,786)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	6	J	26.943 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,816,100	178,751 (16,607)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	5	J	26.943 (290) 露台 Balcony:2.239 (24) 工作平台 Utility Platform:1.500 (16)	4,781,600	177,471 (16,488)	-	0.105 (1)	-	-	-	-	-	-	-	-
1	9	K	35.153 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,199,800	176,366 (16,402)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	K	35.153 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,177,300	175,726 (16,342)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	K	35.153 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,109,800	173,806 (16,163)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	K	35.153 (378) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,064,800	172,526 (16,044)	-	0.219 (2)	-	-	-	-	-	-	-	-

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1	9	L	35.551 (383) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,281,700	176,695 (16,401)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	L	35.551 (383) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,259,000	176,057 (16,342)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	L	35.551 (383) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,190,500	174,130 (16,163)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	L	35.551 (383) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,144,900	172,847 (16,044)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	M	34.873 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,150,500	176,369 (16,401)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	M	34.873 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,128,300	175,732 (16,342)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	M	34.873 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,061,200	173,808 (16,163)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	M	34.873 (375) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,016,600	172,529 (16,044)	-	0.219 (2)	-	-	-	-	-	-	-	-

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.)									
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1	9	N	36.387 (392) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,440,000	176,986 (16,429)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	N	36.387 (392) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,416,700	176,346 (16,369)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	N	36.387 (392) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,346,700	174,422 (16,191)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	N	36.387 (392) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,300,000	173,139 (16,071)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	9	P	33.365 (359) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,047,500	181,253 (16,845)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	P	33.365 (359) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,026,100	180,611 (16,786)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	P	33.365 (359) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,962,100	178,693 (16,608)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	P	33.365 (359) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	5,919,300	177,410 (16,488)	-	0.219 (2)	-	-	-	-	-	-	-	-

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.)									
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1	9	S	38.408 (413) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,539,200	170,256 (15,833)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	8	S	38.408 (413) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,514,700	169,618 (15,774)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	6	S	38.408 (413) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,440,900	167,697 (15,595)	-	0.219 (2)	-	-	-	-	-	-	-	-
1	5	S	38.408 (413) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.500 (16)	6,391,700	166,416 (15,476)	-	0.219 (2)	-	-	-	-	-	-	-	-

第三部份:其他資料

Part 3:Other Information

- (1) 準買家應參閱該發展項目的售樓說明書，以了解該發展項目的資料。
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樓價的 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(或買賣合約或經修訂的買賣合約)中訂明的住宅物業的實際售價。因應相關折扣 (如有) 按售價計算得出之價目，皆以向下捨入方式換算至百位數作為樓價。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同的付款計劃。

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

(4)(A1) 現金付款計劃
Cash Payment Plan

(i) 支付條款
The Terms of Payment

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，其中港幣\$100,000 作為部分臨時訂金，必須以銀行本票支付，臨時訂金的餘額可以支票支付，本票及支票抬頭請寫『胡關李羅律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s). The cashier order(s) and cheque(s) should be made payable to “WOO KWAN LEE & LO”.

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

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

2. 樓價 95%(樓價餘額)於簽署臨時買賣合約的日期後 60 日內，或於賣方就其有能力將該發展項目中的指明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 日內繳付，以較早者為準。

95% of the purchase price (balance of purchase price) shall be paid within 60 days after the date of signing of the preliminary agreement for sale and purchase, or within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the specified residential property in the Development to the Purchaser, whichever is earlier.

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

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(A1)段所述的付款計劃之買方，可獲 8%售價折扣優惠。

A 8% discount on the price will be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(A1).

2. 置業售價折扣
Home Purchase Price Discount

買方可獲3%售價折扣優惠。

The Purchaser will be offered 3% discount on the price.

3. 特別折扣
Special Discount

買方可獲4%售價折扣優惠。
The Purchaser will be offered 4% discount on the price.

4. 新地會會員售價折扣優惠
Price Discount Offer for SHKP Club Member

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，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 (如買方是以公司名義) 須為新地會會員)，買方可獲1%售價折扣優惠。

If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(iii) 可就購買該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

1. Regency 大家庭現金回贈 (只適用於個人名義買方)
Regency Big Family Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 2 所列明的條件的買方可獲樓價 0.5%、0.75%或 1%之現金回贈(視情況而定)。詳情請參閱附錄 2。
The Purchaser who satisfies the conditions as set out in Annex 2 will be eligible for a cash rebate of 0.5%, 0.75% or 1% of the purchase price (as the case may be). Please see Annex 2 for details.

2. Regency 居所現金回贈 (只適用於個人名義買方)
Regency Home Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 3 所列明的條件的買方可獲港幣\$1,000、港幣\$1,200、港幣\$1,500 或港幣\$1,800 之現金回贈。詳情請參閱附錄 3。
The Purchaser who satisfies the conditions as set out in Annex 3 will be eligible for a cash rebate of HK\$1,000, HK\$1,200, HK\$1,500 or HK\$1,800. Please see Annex 3 for details.

為免疑問，如買方符合附錄 3 及附錄 4 所列明的條件，買方只可享有 Regency 居所現金回贈或 Regency 租客現金回贈的其中一項。
For the avoidance of doubt, if the Purchaser satisfies the conditions as set out in Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.

3. Regency 租客現金回贈 (只適用於個人名義買方)

Regency Tenant Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 4 所列明的條件的買方可獲港幣\$1,000、港幣\$1,200、港幣\$1,500 或港幣\$1,800 之現金回贈(視情況而定)。詳情請參閱附錄 4。

The Purchaser who satisfies the conditions as set out in Annex 4 will be eligible for a cash rebate of HK\$1,000, HK\$1,200, HK\$1,500 or HK\$1,800 (as the case may be). Please see Annex 4 for details.

為免疑問，如買方符合附錄 3 及附錄 4 所列明的條件，買方只可享有 Regency 居所現金回贈或 Regency 租客現金回贈的其中一項。

For the avoidance of doubt, if the Purchaser satisfies the conditions as set out in Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.

4. Regency 工作現金回贈 (只適用於個人名義買方)

Regency Work Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 5 所列明的條件的買方可獲港幣\$2,200 之現金回贈。詳情請參閱附錄 5。

The Purchaser who satisfies the conditions as set out in Annex 5 will be eligible for a cash rebate of HK\$2,200. Please see Annex 5 for details.

5. Regency 外來人才現金回贈 (只適用於個人名義買方)

Regency Incoming Talent Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 6 所列明的條件的買方可獲港幣\$2,000 之現金回贈。詳情請參閱附錄 6。

The Purchaser who satisfies the conditions as set out in Annex 6 will be eligible for a cash rebate of HK\$2,000. Please see Annex 6 for details.

6. Regency 百年好合現金回贈 (只適用於個人名義買方)

Regency Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 7 所列明的條件的買方可獲港幣\$3,888 之現金回贈。詳情請參閱附錄 7。

The Purchaser who satisfies the conditions as set out in Annex 7 will be eligible for a cash rebate of HK\$3,888. Please see Annex 7 for details.

7. Regency 聰明伶俐現金回贈 (只適用於個人名義買方)

Regency Baby Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 8 所列明的條件的買方可獲港幣\$3,800 之現金回贈。詳情請參閱附錄 8。

The Purchaser who satisfies the conditions as set out in Annex 8 will be eligible for a cash rebate of HK\$3,800. Please see Annex 8 for details.

8. 首 3 年保修優惠

First 3 Years Warranty Offer

在不影響買方於買賣合約下之權利的前提下，凡住宅物業有欠妥之處，買方可於該發展項目的滿意紙或轉讓同意書發出日(以較早者計)起計 3 年內向賣方發出書面通知，賣方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。

Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor 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 issuance of the certificate of compliance or consent to assign in respect of the Development (whichever is earlier) rectify any defects to the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；及園景及盆栽(如有)。

For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; and the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。

The First 3 Years Warranty Offer is subject to other terms and conditions.

9. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購該發展項目內的一個住戶停車位的權利。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 of a residential property that is marked with a “#” in the price list is entitled to have an option to purchase one residential car parking space in the Development. The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor.

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

- (c) 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。

The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

- (d) 住戶停車位優惠受其他條款及細則(包括但不限於土地批出的條款及細則) 約束。

Offer of Residential Car Parking Space(s) is subject to other terms and conditions (including but not limited to terms and conditions of land grant).

(4)(B1) 靈活付款計劃
Flexible Payment Plan

(i) 支付條款
The Terms of Payment

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，其中港幣\$100,000 作為部分臨時訂金，必須以銀行本票支付，臨時訂金的餘額可以支票支付，本票及支票抬頭請寫『胡關李羅律師行』。

Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK\$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s). The cashier order(s) and cheque(s) should be made payable to “WOO KWAN LEE & LO”.

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

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

2. 加付訂金即樓價 5%於簽署臨時買賣合約的日期後 120 日內，或於賣方就其有能力將該發展項目中的指明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 日內繳付，以較早者為準。

A further deposit equivalent to 5% of the purchase price shall be paid within 120 days after the date of signing of the preliminary agreement for sale and purchase, or within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the specified residential property in the Development to the Purchaser, whichever is earlier.

3. 樓價 90%(樓價餘額)於賣方就其有能力將該發展項目中的指明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 日內繳付。

90% of the purchase price (balance of purchase price) shall be paid within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the specified residential property in the Development to the Purchaser.

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

1. 付款計劃優惠
Payment Plan Benefit

選擇第(4)(B1)段所述的付款計劃之買方，可獲 6%售價折扣優惠。

A 6% discount on the price will be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(B1).

2. 置業售價折扣

Home Purchase Price Discount

- (a) 如買方於簽署臨時買賣合約時選擇置業售價折扣，買方可獲3%售價折扣優惠。

If the Purchaser chooses the Home Purchase Price Discount upon the signing of preliminary agreement for sale and purchase, the Purchaser will be offered 3% discount on the price.

- (b) (只適用於個人名義買方)如買方於簽署臨時買賣合約時不選擇置業售價折扣，則買方可獲賣方提供第(4)(B1)(iii)1段所述之印花稅直送。為免疑問，就購買每個住宅物業，買方只可享有置業售價折扣或第(4)(B1)(iii)1段所述之印花稅直送的其中一項。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之優惠。

(Only applicable to the Purchaser who is an individual) If the Purchaser does not choose the Home Purchase Price Discount upon the signing of preliminary agreement for sale and purchase, the Stamp Duty Express set out in paragraph (4)(B1)(iii)1 will be offered to the Purchaser. For the avoidance of doubt, for the purchase of each residential property, the Purchaser is only entitled to either the Home Purchase Price Discount or the Stamp Duty Express as set out in paragraph (4)(B1)(iii)1. The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

3. 特別折扣

Special Discount

買方可獲2%售價折扣優惠。

The Purchaser will be offered 2% discount on the price.

4. 新地會會員售價折扣優惠

Price Discount Offer for SHKP Club Member

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，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 (如買方是以公司名義) 須為新地會會員)，買方可獲1%售價折扣優惠。

If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

- (iii) 可就購買該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

1. 印花稅直送 (只適用於個人名義買方)

Stamp Duty Express (only applicable to the Purchaser who is an individual)

如買方於簽署臨時買賣合約時不選擇第(4)(B1)(ii)2段所述之置業售價折扣，買方可享有印花稅直送，金額相當於樓價的3%。詳情請參閱附錄 1。

If the Purchaser does not choose the Home Purchase Price Discount as set out in paragraph (4)(B1)(ii)2 upon the signing of preliminary agreement for sale and purchase, the Purchaser shall be eligible for the Stamp Duty Express in an amount equal to 3% of the purchase price. Please see Annex 1 for details.

為免疑問，就購買每個住宅物業，買方只可享有第(4)(B1)(ii)2段所述之置業售價折扣或第(4)(B1)(iii)1段所述之印花稅直送的其中一項。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之優惠。

For the avoidance of doubt, for the purchase of each residential property, the Purchaser is only entitled to either the Home Purchase Price Discount as set out in paragraph (4)(B1)(ii)2 or the Stamp Duty Express as set out in paragraph (4)(B1)(iii)1. The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

2. Regency 大家庭現金回贈 (只適用於個人名義買方)

Regency Big Family Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 2 所列明的條件的買方可獲樓價 0.5%、0.75%或 1%之現金回贈(視情況而定)。詳情請參閱附錄 2。

The Purchaser who satisfies the conditions as set out in Annex 2 will be eligible for a cash rebate of 0.5%, 0.75% or 1% of the purchase price (as the case may be). Please see Annex 2 for details.

3. Regency 居所現金回贈(只適用於個人名義買方)

Regency Home Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 3 所列明的條件的買方可獲港幣\$1,000、港幣\$1,200、港幣\$1,500 或港幣\$1,800 之現金回贈。詳情請參閱附錄 3。

The Purchaser who satisfies the conditions as set out in Annex 3 will be eligible for a cash rebate of HK\$1,000, HK\$1,200, HK\$1,500 or HK\$1,800. Please see Annex 3 for details.

為免疑問，如買方符合附錄 3 及附錄 4 所列明的條件，買方只可享有 Regency 居所現金回贈或 Regency 租客現金回贈的其中一項。

For the avoidance of doubt, if the Purchaser satisfies the conditions as set out in Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.

4. Regency 租客現金回贈 (只適用於個人名義買方)

Regency Tenant Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 4 所列明的條件的買方可獲港幣\$1,000、港幣\$1,200、港幣\$1,500 或港幣\$1,800 之現金回贈(視情況而定)。詳情請參閱附錄 4。

The Purchaser who satisfies the conditions as set out in Annex 4 will be eligible for a cash rebate of HK\$1,000, HK\$1,200, HK\$1,500 or HK\$1,800 (as the case may be). Please see Annex 4 for details.

為免疑問，如買方符合附錄 3 及附錄 4 所列明的條件，買方只可享有 **Regency 居所現金回贈**或 **Regency 租客現金回贈**的其中一項。

For the avoidance of doubt, if the Purchaser satisfies the conditions as set out in Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.

5. Regency 工作現金回贈 (只適用於個人名義買方)

Regency Work Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 5 所列明的條件的買方可獲港幣\$2,200 之現金回贈。詳情請參閱附錄 5。

The Purchaser who satisfies the conditions as set out in Annex 5 will be eligible for a cash rebate of HK\$2,200. Please see Annex 5 for details.

6. Regency 外來人才現金回贈 (只適用於個人名義買方)

Regency Incoming Talent Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 6 所列明的條件的買方可獲港幣\$2,000 之現金回贈。詳情請參閱附錄 6。

The Purchaser who satisfies the conditions as set out in Annex 6 will be eligible for a cash rebate of HK\$2,000. Please see Annex 6 for details.

7. Regency 百年好合現金回贈 (只適用於個人名義買方)

Regency Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 7 所列明的條件的買方可獲港幣\$3,888 之現金回贈。詳情請參閱附錄 7。

The Purchaser who satisfies the conditions as set out in Annex 7 will be eligible for a cash rebate of HK\$3,888. Please see Annex 7 for details.

8. Regency 聰明伶俐現金回贈 (只適用於個人名義買方)

Regency Baby Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 8 所列明的條件的買方可獲港幣\$3,800 之現金回贈。詳情請參閱附錄 8。

The Purchaser who satisfies the conditions as set out in Annex 8 will be eligible for a cash rebate of HK\$3,800. Please see Annex 8 for details.

9. 特別現金回贈 (只適用於個人名義買方)

Special Cash Rebate (only applicable to the Purchaser who is an individual)

如買方：

Where the Purchaser:

- 沒有使用第(4)(B1)(iii)11(a)段所述的Super 第二按揭貸款；及
has not utilized the Super Second Mortgage Loan as set out in paragraph (4)(B1)(iii)11(a); and

- 按買賣合約付清樓價餘額，
settles the balance of the purchase price in accordance with the agreement for sale and purchase,

買方可獲賣方送出特別現金回贈(『特別現金回贈』)。特別現金回贈的金額相等於樓價2%。

the Purchaser shall be entitled to a Special Cash Rebate (“Special Cash Rebate”) offered by the Vendor. The amount of the Special Cash Rebate shall be equal to 2% of the purchase price.

買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日以書面向賣方申請特別現金回贈，賣方會於收到申請並證實有關資料無誤後，將特別現金回贈直接用於支付部份樓價餘額。

The Purchaser applies to the Vendor in writing for the Special Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Special Cash Rebate for part payment of the balance of the purchase price directly.

10. 提前付清樓價現金回贈

Early Settlement Cash Rebate

如買方於以下列表指明的期間內付清樓價餘額(早於買賣合約訂明的付款限期日)，可根據以下列表獲賣方送出提前付清樓價現金回贈(『提前付清樓價現金回贈』)。付清樓價餘額日期以賣方代表律師收到所有樓價款項日期為準。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 settles the balance of the purchase price within the period(s) specified in the table below (which is earlier than the due date of payment specified in the agreement for sale and purchase), the Purchaser shall be entitled to an Early Settlement Cash Rebate (“Early Settlement Cash Rebate”) offered by the Vendor according to the table below. The date of settlement of the balance of the purchase price shall be the date on which all the purchase price is received by the Vendor’s solicitors. If the last day of the 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.

提前付清樓價現金回贈列表

Early Settlement Cash Rebate Table

付清樓價餘額日期 Date of settlement of the balance of the purchase price	提前付清樓價現金回贈金額 Early Settlement Cash Rebate amount
簽署臨時買賣合約的日期後 120 日內 Within 120 days after the date of signing of the preliminary agreement for sale and purchase	樓價3.75% 3.75% of the purchase price
簽署臨時買賣合約的日期後 121 日至 180 日內 Within 121 days to 180 days after the date of signing of the preliminary agreement for sale and purchase	樓價2.25% 2.25% of the purchase price

買方須於提前付清樓價餘額日前最少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證實有關資料無誤後將提前付清樓價現金回贈直接用於支付部份樓價餘額。

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 balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Early Settlement Cash Rebate for part payment of the balance of the purchase price directly.

11. 貸款優惠

Loan Offer

買方可向賣方的指定財務機構(忠誠財務有限公司，為賣方的有聯繫公司)申請以下其中一項貸款優惠：

The Purchaser may apply for ONLY ONE of the following loan offers from the Vendor's designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor):

(a) Super 第二按揭貸款 (只適用於個人名義買方)

Super Second Mortgage Loan (only applicable to the Purchaser who is an individual)

Super 第二按揭貸款的最高金額為淨樓價的 20%，惟第一按揭貸款(由第一按揭銀行提供)及 Super 第二按揭貸款總金額不可超過淨樓價的 80%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄 9(a)。

The maximum amount of the Super Second Mortgage Loan shall be 20% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Super Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 9(a) for details.

如買方使用 Super 第二按揭貸款，買方將不會享有第(4)(B1)(iii)9 段所述的特別現金回贈。

If the Purchaser has utilized the Super Second Mortgage Loan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(B1)(iii)9.

(b) 備用第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Standby Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

備用第二按揭貸款的最高金額為淨樓價的 20%，惟第一按揭貸款(由第一按揭銀行提供)及備用第二按揭貸款總金額不可超過淨樓價的 80%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄 9(b)。

The maximum amount of the Standby Second Mortgage Loan shall be 20% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Standby Second Mortgage Loan shall not exceed 80% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 9(b) for details.

- (c) 備用第一按揭貸款 (只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
Standby First Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

備用第一按揭貸款的最高金額為淨樓價的 80%，惟貸款金額不可超過應繳付之樓價餘額。詳情請參閱附錄 9(c)。

The maximum amount of the Standby First Mortgage Loan shall be 80% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. Please see Annex 9(c) for details.

- (d) Regency 120s (只適用於個人名義買方)
Regency 120s (only applicable to the Purchaser who is an individual)

詳情請參閱附錄 9(d)。

Please see Annex 9(d) for details.

上文『淨樓價』一詞指住宅物業之樓價扣除第(4)(B1)(iii)1 段所述的印花稅直送(如有)、第(4)(B1)(iii)2 段所述的 Regency 大家庭現金回贈(如有)、第(4)(B1)(iii)3 段所述的 Regency 居所現金回贈(如有)、第(4)(B1)(iii)4 段所述的 Regency 租客現金回贈(如有)、第(4)(B1)(iii)5 段所述的 Regency 工作現金回贈(如有)、第(4)(B1)(iii)6 段所述的 Regency 外來人才現金回贈(如有)、第(4)(B1)(iii)7 段所述的 Regency 百年好合現金回贈(如有)、第(4)(B1)(iii)8 段所述的 Regency 聰明伶俐現金回贈(如有)、第(4)(B1)(iii)9 段所述的特別現金回贈(如有)及第(4)(B1)(iii)10 段所述的提前付清樓價現金回贈(如有)後的金額。

The term “net purchase price” above means the amount of the purchase price of the residential property after deducting the Stamp Duty Express (if any) as set out in paragraph (4)(B1)(iii)1, the Regency Big Family Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)2, the Regency Home Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)3, the Regency Tenant Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)4, the Regency Work Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)5, the Regency Incoming Talent Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)6, the Regency Wedding Bliss Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)7, the Regency Baby Bliss Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)8, the Special Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)9 and the Early Settlement Cash Rebate (if any) as set out in paragraph (4)(B1)(iii)10.

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業有欠妥之處，買方可於該發展項目的滿意紙或轉讓同意書發出日(以較早者計)起計 3 年內向賣方發出書面通知，賣方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。

Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor 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 issuance of the certificate of compliance or consent to assign in respect of the Development (whichever is earlier) rectify any defects to the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；園景及盆栽(如有)。

For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。

The First 3 Years Warranty Offer is subject to other terms and conditions.

13. 住戶停車位優惠

Offer of Residential Car Parking Space(s)

- (a) 選購於價單上設有符號“#”之住宅物業之買方，可享有認購該發展項目內的一個住戶停車位的權利。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 of a residential property that is marked with a “#” in the price list is entitled to have an option to purchase one residential car parking space in the Development. The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor.

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

- (c) 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。

The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

- (d) 住戶停車位優惠受其他條款及細則(包括但不限於土地批出的條款及細則) 約束。

Offer of Residential Car Parking Space(s) is subject to other terms and conditions (including but not limited to terms and conditions of land grant).

(4)(iv) 誰人負責支付買賣該發展項目中的指明住宅物業的有關律師費及印花稅

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

1. 如買方選用賣方指定之代表律師作為買方之代表律師處理其買賣合約及轉讓契，買方原須支付買賣合約及轉讓契兩項法律文件之律師費用(不包括代墊付費用，代墊付費用須由買方支付)將獲豁免。

If the Purchaser appoints the Vendor's solicitors to act on his/her/its behalf in the agreement for sale and purchase and the assignment in relation to the purchase, the legal cost (excluding disbursements, which shall be paid by the Purchaser) of the agreement for sale and purchase and the assignment to be borne by the Purchaser shall be waived.

2. 如買方選擇另聘代表律師為買方之代表律師處理其買賣合約及轉讓契，買賣雙方須各自負責有關買賣合約及轉讓契兩項法律文件之律師費用。

If the Purchaser chooses to instruct his/her/its own solicitors to act for him/her/it in relation to the agreement for sale and purchase and the assignment, each of the Vendor and the Purchaser shall pay his/her/its own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

3. 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契之印花稅(包括但不限於任何買方提名書或轉售的印花稅、任何從價印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費用)及登記費用。

All stamp duty (including without limitation any stamp duty on any nomination or sub-sale, any ad valorem stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) and registration fees on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment shall be borne by the Purchaser.

(4)(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.

製作、登記及完成公契及管理協議、副公契(如有)及管理協議及分副公契(如有)(統稱『公契』)之費用及附於公契之圖則費用的適當分攤、所購物業的業權契據及文件認證副本之費用、所購物業的買賣合約及轉讓契之圖則費、所購住宅的按揭(如有)之法律及其他費用及代墊付費用及其他有關所購物業的買賣的文件的所有法律及其他實際支出，均由買方負責。

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

備註：

Notes:

1. 根據香港金融管理局指引，銀行於計算按揭貸款成數時，必須先從樓價中扣除所有提供予買方就購買住宅物業而連帶獲得的全部現金回贈或其他形式的金錢獎賞或優惠(如有)；而有關還款能力之要求(包括但不限於供款與入息比率之上限)將按個別銀行及香港金融管理局不時公佈之指引而變更。詳情請向有關銀行查詢。

According to Hong Kong Monetary Authority guidelines, the value of all cash rebates or other forms of monetary incentives or benefits (if any) made to the Purchaser in connection with the purchase of a residential property will be deducted from the purchase price when calculating the loan-to-value ratio by the bank; and the relevant repayment ability requirement (including but not limited to the cap of debt servicing ratio) may vary according to the banks themselves and the guidelines announced from time to time by Hong Kong Monetary Authority. For details, please enquire with the banks.

2. 所有就購買該發展項目中的指明住宅物業而連帶獲得的任何折扣、贈品、財務優惠或利益均只提供予臨時買賣合約中訂明的一手買方及不可轉讓。賣方有絕對酌情權決定所有相關事項，包括但不限於買方是否符合資格可獲得該等折扣、贈品、財務優惠或利益。賣方亦保留解釋該等折扣、贈品、財務優惠或利益的相關條款的權利。如有任何爭議，賣方之決定為最終並對買方有約束力。

All of the discount, gift, financial advantage or benefit to be made available in connection with the purchase of a specified residential property in the Development are offered to first-hand Purchaser as specified in the preliminary agreement for sale and purchase only and shall not be transferable. The Vendor has absolute discretion in deciding all relevant matters including but not limited to whether a Purchaser is entitled to those discount, gift, financial advantage or benefit. The Vendor also reserves the right to interpret the relevant terms and conditions of those discount, gift, financial advantage or benefit. In case of dispute, the Vendor's decision shall be final and binding on the Purchasers.

3. 如買方希望更改付款計劃或更改任何已選擇之折扣、贈品、財務優惠或利益而須更新成交記錄冊內的記錄，買方可於不早於簽署臨時買賣合約後30日但不遲於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前10日向賣方提出申請，並須向賣方繳付手續費港幣\$3,000及承擔有關律師費用及代墊付費用(如有)。對前述更改之申請及申請條件的批准與否，視乎有關付款計劃、折扣、贈品、財務優惠或利益的有效性和賣方的最終決定。

If the Purchaser wishes to change the payment plan or change any of the selected discount(s), gift(s), financial advantage(s) or benefit(s) which requires update to the entry(ies) in the Register of Transactions, the Purchaser can apply to the Vendor for such change not earlier than 30 days after the date of signing of the preliminary agreement for sale and purchase but not later than 10 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and pay a handling fee of HK\$3,000 to the Vendor and bear all related solicitor's costs and disbursements (if any). The approval or disapproval of the aforesaid application for change and the application conditions are subject to the availability of the relevant payment plan(s), discount(s), gift(s), financial advantage(s) or benefit(s) and the final decision of the Vendor.

4. 所有由賣方將提供用以支付樓價餘額部份的現金回贈(以向上捨入方式換算至整數)，在符合提供現金回贈的相關先決條件的情況下，賣方保留權利以其他方法及形式將現金回贈支付予買方。如其後發現買方不應獲得任何現金回贈，買方收到賣方要求後須立即退回相關現金回贈予賣方。

For all cash rebate(s) (rounded up to the nearest integer) that will be offered by the Vendor for part payment of the balance of purchase price, subject to the relevant prerequisite for provision of the cash rebate(s) being satisfied, the Vendor reserves the right to pay the cash rebate(s) to the Purchaser by other method(s) and in other manner. If subsequently it is discovered that the Purchaser is not entitled to any cash rebate(s), the Purchaser shall forthwith upon demand by the Vendor refund the relevant cash rebate(s) to the Vendor.

5. 賣方的指定財務機構(忠誠財務有限公司)為賣方的有聯繫公司。賣方的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借款人或任何指明類別的擬借款人批出貸款，無論是促使、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。
The Vendor's designated financing company (Honour Finance Company, Limited) is a related company of the Vendor. The Vendor's designated financing company does 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.
6. 由賣方之指定財務機構提供的任何貸款，其最高貸款金額、息率及條款僅供參考，買方實際可獲得的貸款金額、息率及條款須視乎指定財務機構的獨立批核結果而定，而且可能受法例及政府、香港金融管理局、銀行及相關監管機構不時發出之指引、公布、備忘等(不論是否對指定財務機構有約束力)影響。買方必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The maximum loan amount, interest rate and terms of any loan to be offered by the Vendor's designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time. The Purchaser shall provide information and documents requested from the designated financing company, otherwise, the loan application shall not be processed.

附錄 1 印花稅直送 (只適用於個人名義買方)

Annex 1 Stamp Duty Express (only applicable to the Purchaser who is an individual)

- (I) 在買方按買賣合約付清樓價的情況下，買方可享有「印花稅直送」(「**印花稅直送**」)。賣方將應用「印花稅直送」直接代買方繳付買賣合約的應繳的從價印花稅(「**AVD**」)(或其部份)。買方仍須負上繳付AVD的主要責任，及須負責繳付實際AVD的金額與「印花稅直送」的金額之間的差額(如有)、加蓋買賣合約副本及(如印花稅條例要求)臨時買賣合約的定額費用。

Subject to the settlement of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be eligible for the Stamp Duty Express (“Stamp Duty Express”). The Stamp Duty Express will be applied by the Vendor directly for payment (or part payment) of the ad valorem stamp duty chargeable on the agreement for sale and purchase (“AVD”) on behalf of the Purchaser. The Purchaser shall remain primarily liable for payment of the AVD, and shall be responsible for payment of the difference (if any) between the actual amount of AVD and the amount of the Stamp Duty Express, the fixed fee for stamping a counterpart of the agreement for sale and purchase and (where required by the Stamp Duty Ordinance) the preliminary agreement for sale and purchase.

- (II) 在賣方首次應用「印花稅直送」繳付AVD(或其部份)後：

After the Stamp Duty Express has been applied for payment (or part payment) of the AVD by the Vendor for the first time:

- 如「印花稅直送」的金額大於AVD的金額，在買方按買賣合約付清樓價餘額的情況下，賣方會將「印花稅直送」的剩餘金額(作為現金回贈)直接用於支付住宅物業的部份樓價餘額。

If the amount of the Stamp Duty Express exceeds the amount of the AVD, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Vendor will apply the remaining amount of the Stamp Duty Express (as a cash rebate) for part payment of the balance of the purchase price of the residential property directly.

- 賣方在繳付或應用「印花稅直送」後，賣方對買方關於此優惠的責任將完結。即使樓價日後有更改(不論是否因買方日後申請更改支付辦法獲得賣方同意或其他原因)，「印花稅直送」的金額不會因樓價更改而調整，賣方亦無須向買方代繳任何進一步的印花稅。

After the Vendor has paid or applied the Stamp Duty Express as aforesaid, the Vendor's obligation to the Purchaser under this benefit will be discharged. Even if there is a change in the purchase price in the future (whether due to the Purchaser's application to change the terms of payment which has been approved by the Vendor or other reason), the amount of the Stamp Duty Express will not be adjusted as a result of the change in the purchase price and the Vendor is no longer required to pay any additional stamp duty for the Purchaser.

- (III) 如買方沒有按買賣合約完成購買住宅物業，「印花稅直送」的全額將須退還給賣方，即使政府沒有退還AVD。

If the Purchaser does not complete the purchase of the residential property in accordance with the agreement for sale and purchase, the full amount of the Stamp Duty Express shall be refunded to the Vendor, notwithstanding that AVD has not been refunded by the Government.

- (IV) 若有爭議，賣方的決定為最終決定並對買方具有約束力。

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

- (V) 「印花稅直送」受其他條款及細則約束。

The Stamp Duty Express is subject to other terms and conditions.

附錄 2 Regency 大家庭現金回贈(只適用於個人名義買方購買)

Annex 2 Regency Big Family Cash Rebate (only applicable to the Purchaser who is an individual)

(I) 如符合以下所有條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency大家庭現金回贈(『Regency大家庭現金回贈』)：-

If all of the following conditions are satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Big Family Cash Rebate (“Regency Big Family Cash Rebate”):-

(a) 買方簽署臨時買賣合約購買在本價單上之任何住宅物業 (『指定住宅物業』)；

The Purchaser signs a preliminary agreement for sale and purchase to purchase any residential property in this price list (“designated residential property”);

(b) 於買方簽署臨時買賣合約的同日內，買方(或任何一位買方) 或買方的指定親屬(即配偶、父母(或配偶的父母)、子女(或子女的配偶)、兄弟(或配偶的兄弟)、姊妹(或配偶的姊妹)、姊夫、妹夫、連襟、兄嫂、弟媳、妯娌、祖父母、外祖父母、孫、孫女、外孫或外孫女、伯叔父、舅父、姑母、姨母、堂兄弟、堂姊妹、表兄弟、表姊妹、侄、甥、侄女或甥女) (或任何一位買方的指定親屬)(不論單獨或連同其他人)(『其他買方』)簽署一份或以上臨時買賣合約以個人名義購買該發展項目之一個或以上其他住宅物業(『其他住宅物業』)，及指定住宅物業及其他住宅物業的總數目需為兩個或以上；及

On the same date as the preliminary agreement for sale and purchase signed by the Purchaser, the Purchaser (or any one of the Purchasers) or a designated relative (i.e. spouse, parent (or spouse’s parent), child (or child’s spouse), brother (or spouse's brother), sister (or spouse's sister), brother-in-law, sister-in-law, grandparent, grandchild, parent’s sibling, cousin, nephew or niece) of the Purchaser (or a designated relative of any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) (“other purchaser”) sign(s) one or more preliminary agreements for sale and purchase to purchase, in individual name(s), 1 or more other residential properties (“other residential properties”) in the Development, and the total number of designated residential property and other residential properties shall be 2 or more; and

(c) 買方及其他買方必須於同日按各自買賣合約付清指定住宅物業及其他住宅物業的樓價餘額。

The Purchaser and the other purchaser(s) shall settle the balance of the purchase prices of the designated residential property and the other residential properties in accordance with the respective agreement(s) for sale and purchase on the same day.

(II) Regency大家庭現金回贈的金額(視情況而定)如下：

The amount of the Regency Big Family Cash Rebate (as the case may be) is as follows:

指定住宅物業及其他住宅物業的總數目 Total number of designated residential property and other residential properties	Regency大家庭現金回贈的金額(視情況而定) The amount of the Regency Big Family Cash Rebate (as the case may be)		
	指定住宅物業為1房單位 The designated residential property is a 1-bedroom unit	指定住宅物業為2房單位 The designated residential property is a 2-bedroom unit	指定住宅物業為3房(或以上)單位 The designated residential property is a 3-bedroom (or more) unit

兩或三個 2 or 3	相當於指定住宅物業樓價0.5% Equal to 0.5% of the purchase price of the designated residential property	相當於指定住宅物業樓價0.5% Equal to 0.5% of the purchase price of the designated residential property	相當於指定住宅物業樓價0.75% Equal to 0.75% of the purchase price of the designated residential property
四個或以上 4 or above	相當於指定住宅物業樓價0.5% Equal to 0.5% of the purchase price of the designated residential property	相當於指定住宅物業樓價0.75% Equal to 0.75% of the purchase price of the designated residential property	相當於指定住宅物業樓價1% Equal to 1% of the purchase price of the designated residential property

(III) 為免疑問，每個指定住宅物業只可獲一次Regency大家庭現金回贈。

For the avoidance of doubt, each designated residential property shall only be entitled to the Regency Big Family Cash Rebate once.

(IV) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日，以書面向賣方申請Regency大家庭現金回贈，並(如適用)須提供令至賣方滿意的書面文件以証明上述第(I)段所述之『指定親屬』關係及其他令至賣方滿意的證明文件。賣方會於收到申請並證實有關資料無誤後將Regency大家庭現金回贈直接用於支付指定住宅物業的部份樓價餘額。

The Purchaser applies to the Vendor in writing for the Regency Big Family Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and (if applicable) shall provide satisfactory documentary evidence to prove the “designated relative” relationship mentioned in paragraph (I) above and other documentary evidence to the Vendor’s satisfaction. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Big Family Cash Rebate for part payment of the balance of the purchase price of the designated residential property directly.

(V) Regency大家庭現金回贈受其他條款及細則約束。

The Regency Big Family Cash Rebate is subject to other terms and conditions.

附錄 3 Regency 居所現金回贈 (只適用於個人名義買方)
Annex 3 Regency Home Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下其中一項條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency居所現金回贈(『Regency居所現金回贈』)：-
If one of the following conditions has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Home Cash Rebate (“Regency Home Cash Rebate”):-

條件 Condition	Regency居所現金回贈金額(視情況而定) The amount of the Regency Home Cash Rebate (as the case may be)
(a) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)曾居住於或擁有(不論單獨或連同其他人)元朗區、屯門區、荃灣區或葵青區(按香港18區劃分為準)的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) has lived in or owned (whether in his/her sole name or together with other individual(s)) a residential property in Yuen Long District, Tuen Mun District, Tsuen Wan District or Kwai Tsing District (according to delineation of 18 Districts in Hong Kong).	港幣\$1,000 HK\$1,000
(b) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)曾居住於或擁有(不論單獨或連同其他人)新鴻基地產發展有限公司於1990年或以後落成的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) has lived in or owned (whether in his/her sole name or together with other individual(s)) a residential property completed by Sun Hung Kai Properties Limited in or after 1990.	港幣\$1,200 HK\$1,200
(c) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)曾居住於或擁有(不論單獨或連同其他人)新鴻基地產發展有限公司的指定住宅物業(定義見下文)。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) has lived in or owned (whether in his/her sole name or together with other individual(s)) a designated residential property (as defined below) of Sun Hung Kai Properties Limited. 上文『指定住宅物業』指 Grand YOHO、NOVO LAND、Park YOHO Bologna、Park YOHO Genova、Park YOHO Milano、Park YOHO Napoli、Park YOHO Sicilia、Park YOHO Venezia、峻巒1A、爾巒、The YOHO Hub、Wetland Seasons Bay、Wetland Seasons Park或YOHO West。 The above-mentioned “designated residential property” refers to Grand YOHO, NOVO LAND, Park YOHO Bologna, Park YOHO Genova, Park YOHO Milano, Park YOHO Napoli, Park YOHO Sicilia, Park YOHO Venezia, Park Vista 1A, RIVA, The YOHO Hub, Wetland Seasons Bay, Wetland Seasons Park or YOHO West.	港幣\$1,500 HK\$1,500

(d) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)曾居住於或擁有(不論單獨或連同其他人新鴻基地產發展有限公司的Regency系列(定義見下文)的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) has lived in or owned a residential property of Regency Series (as defined below) of Sun Hung Kai Properties Limited. 上文『Regency系列』指珀御、御半山、御海灣或映御。 The above-mentioned “Regency Series” refers to Eight Regency, Mount Regency, Regency Bay or Twin Regency.	港幣\$1,800 HK\$1,800
(e) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)擁有(不論單獨或連同其他人)廣東省內住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) has owned (whether in his/her sole name or together with other individual(s)) a residential property in Guangdong Province.	港幣\$1,000 HK\$1,000

- (II) 為免疑問，每個住宅物業只可獲一次Regency居所現金回贈。如買方同時符合兩項或以上列明的條件，買方只可享有最高金額的Regency居所現金回贈。如買方同時符合附錄3及附錄4所列明的條件，買方只可享有Regency 居所現金回贈或Regency 租客現金回贈的其中一項。
- For the avoidance of doubt, each residential property shall only be entitled to the Regency Home Cash Rebate once. If the Purchaser satisfies two or more of the above conditions, the Purchaser is only entitled to the Regency Home Cash Rebate with the highest amount. If the Purchaser satisfies the conditions as set out in both Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.
- (III) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日，以書面向賣方申請Regency居所現金回贈，並須提供令至賣方滿意的文件證明買方符合第(I)段所述的其中一項條件，(如適用)包括但不限於有關住址證明或不動產權證書(即「房產証」)。賣方會於收到申請並證實有關資料無誤後將Regency居所現金回贈 直接用於支付住宅物業的部份樓價餘額。
- The Purchaser applies to the Vendor in writing for the Regency Home Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and shall provide the documents satisfactory to the Vendor to prove that the Purchaser meets one of the conditions as stated in paragraph (I), (if applicable) including without limitation relevant residential address proof or PRC Property Certificate (i.e. “Certificate of Property Ownership”). After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Home Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (V) Regency居所現金回贈 受其他條款及細則約束。
- The Regency Home Cash Rebate is subject to other terms and conditions.

附錄 4 Regency 租客現金回贈 (只適用於個人名義買方)

Annex 4 Regency Tenant Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下其中一項條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency租客現金回贈 (『Regency租客現金回贈』)：-

If one of the following conditions has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Tenant Cash Rebate (“Regency Tenant Cash Rebate”):-

條件 Condition	Regency租客現金回贈金額(視情況而定) The amount of the Regency Tenant Cash Rebate (as the case may be)
(a) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方) (不論單獨或連同其他個人) 已簽署並蓋印花稅的正式租約租住於元朗區、屯門區、荃灣區或葵青區(按香港18區劃分為準)的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed and stamped a formal tenancy agreement to rent a residential property in Yuen Long District, Tuen Mun District, Tsuen Wan District or Kwai Tsing District (according to delineation of 18 Districts in Hong Kong).	港幣\$1,000 HK\$1,000
(b) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方) (不論單獨或連同其他個人) 已簽署並蓋印花稅的正式租約租住於新鴻基地產發展有限公司於1990年或以後落成的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed and stamped a formal tenancy agreement to rent a residential property completed by Sun Hung Kai Properties Limited in or after 1990.	港幣\$1,200 HK\$1,200
(c) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方) (不論單獨或連同其他個人) 已簽署並蓋印花稅的正式租約租住於新鴻基地產發展有限公司的指定住宅物業(定義見下文)。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed and stamped a formal tenancy agreement to rent a designated residential property (as defined below) of Sun Hung Kai Properties Limited. 上文『指定住宅物業』指 Grand YOHO、NOVO LAND、Park YOHO Bologna、Park YOHO Genova、Park YOHO Milano、Park YOHO Napoli、Park YOHO Sicilia、Park YOHO Venezia、峻巒1A、爾巒、The YOHO Hub、Wetland Seasons Bay、Wetland Seasons Park或YOHO West。 The above-mentioned “designated residential property” refers to Grand YOHO, NOVO LAND, Park YOHO Bologna, Park YOHO Genova, Park YOHO Milano, Park YOHO Napoli, Park YOHO Sicilia, Park YOHO Venezia, Park Vista 1A, RIVA, The YOHO Hub, Wetland Seasons Bay, Wetland Seasons Park or YOHO West.	港幣\$1,500 HK\$1,500

(d) 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方) (不論單獨或連同其他個人) 已簽署並蓋印花稅的正式租約租住於新鴻基地產發展有限公司的Regency系列(定義見下文)的住宅物業。 Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed and stamped a formal tenancy agreement to rent a residential property of Regency Series (as defined below) of Sun Hung Kai Properties Limited. 上文『Regency系列』指珀御、御半山、御海灣或映御。 The above-mentioned “Regency Series” refers to Eight Regency, Mount Regency, Regency Bay or Twin Regency.	港幣\$1,800 HK\$1,800
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- (II) 為免疑問，每個住宅物業只可獲一次Regency租客現金回贈。如買方同時符合兩項或以上列明的條件，買方只可享有最高金額的Regency租客現金回贈。如買方同時符合附錄3及附錄4所列明的條件，買方只可享有Regency 居所現金回贈或Regency 租客現金回贈的其中一項。
- For the avoidance of doubt, each residential property shall only be entitled to the Regency Tenant Cash Rebate once. If the Purchaser satisfies two or more of the above conditions, the Purchaser is only entitled to the Regency Tenant Cash Rebate with the highest amount. If the Purchaser satisfies the conditions as set out in both Annex 3 and Annex 4, the Purchaser is only entitled to either the Regency Home Cash Rebate or Regency Tenant Cash Rebate.
- (III) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日，以書面向賣方申請Regency租客現金回贈，並須提供令至賣方滿意的文件證明買方符合第(I)段所述的其中一項條件，包括但不限於有關已蓋印花稅的正式租約。賣方會於收到申請並證實有關資料無誤後將Regency租客現金回贈直接用於支付住宅物業的部份樓價餘額。
- The Purchaser applies to the Vendor in writing for the Regency Tenant Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and shall provide the documents satisfactory to the Vendor to prove that the Purchaser meets one of the conditions as stated in paragraph (I), including without limitation the relevant stamped formal tenancy agreement. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Tenant Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (IV) Regency租客現金回贈受其他條款及細則約束。
- The Regency Tenant Cash Rebate is subject to other terms and conditions.

附錄 5 Regency 工作現金回贈 (只適用於個人名義買方)
Annex 5 Regency Work Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency工作現金回贈 (『Regency工作現金回贈』)：-
- If the following condition has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Work Cash Rebate (“Regency Work Cash Rebate”):-
- 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)曾從事指定工作。
Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) was engaged in a specified work.
- 上文『指定工作』一詞指幼稚園、小學、中學、醫院、診所、香港持牌銀行、香港持牌酒店、香港持牌旅行代理商、航空公司(即國際航空運輸協會(IATA)的成員)或政府部門及有關機構(根據「香港政府一站通」網頁)之全職員工；或香港執業律師、香港執業大律師或香港執業會計師。
The term “specified work” above means a full-time staff of kindergarten, primary school, secondary school, hospital, clinic, Hong Kong licensed bank, Hong Kong licensed hotel, Hong Kong licensed travel agent, airline company (i.e. Member of The International Air Transport Association (IATA)) or Government and related organisations (According to the website of GovHK); or a practicing solicitor in Hong Kong, a practicing barrister in Hong Kong or a certified public accountant in Hong Kong.
- (II) Regency工作現金回贈相當於港幣\$2,200。
The amount of the Regency Work Cash Rebate shall be equal to HK\$2,200.
- (III) 為免疑問，每個住宅物業只可獲一次Regency工作現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Regency Work Cash Rebate once.
- (IV) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日，以書面向賣方申請Regency工作現金回贈，並須提供令至賣方滿意的文件證明買方符合第(I)段所述的條件，包括但不限於(如適用)有關工作證明或專業資格證明。賣方會於收到申請並證實有關資料無誤後將Regency工作現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Work Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and shall provide the documents satisfactory to the Vendor to prove that the Purchaser meets the condition as stated in paragraph (I), including without limitation (if applicable) the relevant employment proof or professional qualification proof. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Work Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (V) Regency工作現金回贈受其他條款及細則約束。
The Regency Work Cash Rebate is subject to other terms and conditions.

附錄 6 Regency 外來人才現金回贈(只適用於個人名義買方)

Annex 6 Regency Incoming Talent Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency外來人才現金回贈（『Regency外來人才現金回贈』）： -
If the following condition has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Incoming Talent Cash Rebate (“Regency Incoming Talent Cash Rebate”):-
- 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方)經指明人才入境計劃（如下文所定義）來港工作。
Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) comes to Hong Kong to work under a Specified Talent Admission Scheme (as defined hereinafter).
- 指明人才入境計劃包括「一般就業政策」、「一般就業政策及輸入內地人才計劃（技術專才類別）」、「輸入內地人才計劃」、「優秀人才入境計劃」、「非本地畢業生留港／回港就業安排」、「科技人才入境計劃」、「輸入中國籍香港永久性居民第二代計劃」及「高端人才通行證計劃」。
The Specified Talents Admission Scheme includes the General Employment Policy (GEP), General Employment Policy and Admission Scheme for Mainland Talents and Professionals (Technical Professionals Stream) (GEP(TP) & ASMT(TP)), Admission Scheme for Mainland Talents and Professionals (ASMT(TP)), Quality Migrant Admission Scheme (QMAS), Immigration Arrangements for Non-local Graduates (IANG), Technology Talent Admission Scheme (TechTAS), Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents (ASSG) and Top Talent Pass Scheme (TTPS).
- (II) Regency外來人才現金回贈相當於港幣\$2,000。
The amount of the Regency Incoming Talent Cash Rebate shall be equal to HK\$2,000.
- (III) 為免疑問，每個住宅物業只可獲一次Regency外來人才現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Regency Incoming Talent Cash Rebate once.
- (IV) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日，以書面向賣方申請Regency外來人才現金回贈，並須提供有關指明人才入境計劃文件及/或其他令至賣方滿意的證明文件。賣方會於收到申請並證實有關資料無誤後將Regency外來人才現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Incoming Talent Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase, and shall provide relevant document of Specified Talent Admission Scheme and/or other documentary proof to the Vendor’s satisfaction. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Incoming Talent Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (V) Regency外來人才現金回贈受其他條款及細則約束。
The Regency Incoming Talent Cash Rebate is subject to other terms and conditions.

附錄 7 Regency 百年好合現金回贈(只適用於個人名義買方)

Annex 7 Regency Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下其中一項條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency百年好合現金回贈(『Regency百年好合現金回贈』)：-
- If one of the following conditions has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Wedding Bliss Cash Rebate (“Regency Wedding Bliss Cash Rebate”):-
- (a) 買方(或任何一位買方)於2026年1月1日至第(IV)段所述的申請百年好合現金回贈的期限內結婚；或
the Purchaser (or any one of the Purchasers) gets married within the period from 1 January 2026 to the deadline of application for Wedding Bliss Cash Rebate as set out in paragraph (IV); or
- (b) 買方(或任何一位買方)將於第(IV)段所述的申請Regency百年好合現金回贈的期限後結婚，但不遲於2027年12月31日。
the Purchaser (or any one of the Purchasers) will get married after the deadline of application for Regency Wedding Bliss Cash Rebate as set out in paragraph (IV), but not later than 31 December 2027.
- (II) Regency百年好合現金回贈金額相當於港幣\$3,888。
The amount of the Regency Wedding Bliss Cash Rebate shall be equal to HK\$3,888.
- (III) 為免疑問，就每個住宅物業只可獲一次Regency百年好合現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Regency Wedding Bliss Cash Rebate once.
- (IV) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日 (該申請截止日期稱為『申請Regency百年好合現金回贈的期限』)，以書面向賣方申請Regency百年好合現金回贈，並須提供令至賣方滿意的書面文件以證明買方符合第(I)段所述的條件，包括但不限於(如適用) 結婚證書、『擬結婚通知書』、預約婚姻監禮人或預訂婚宴的證明文件。賣方會於收到申請並證實有關資料無誤後將Regency百年好合現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Wedding Bliss Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase (such application deadline is referred to as “the deadline of application for Regency Wedding Bliss Cash Rebate”), and shall provide satisfactory documentary evidence to prove that the Purchaser meets the condition as stated in paragraph (I), including without limitation (if applicable) marriage certificate, the “Notice of Intended Marriage”, a document proof of appointment of civil celebrant of marriages or booking of wedding banquet. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Wedding Bliss Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (V) Regency百年好合現金回贈受其他條款及細則約束。
The Regency Wedding Bliss Cash Rebate is subject to other terms and conditions.

附錄 8 Regency 聰明伶俐現金回贈(只適用於個人名義買方)

Annex 8 Regency Baby Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

- (I) 如符合以下條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲Regency聰明伶俐現金回贈(『Regency聰明伶俐現金回贈』)：-
- If the following condition has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Baby Bliss Cash Rebate (“Regency Baby Bliss Cash Rebate”):-
- 買方(或任何一位買方)的子女於2026年1月1日至第(IV)段所述的申請Regency聰明伶俐現金回贈的期限內出生。
A child of the Purchaser (or any one of the Purchasers) is born within the period from 1 January 2026 to the deadline of application for RegencyBaby Bliss Cash Rebate as set out in paragraph (IV).
- (II) Regency聰明伶俐現金回贈金額相當於港幣\$3,800。
The amount of the Regency Baby Bliss Cash Rebate shall be equal to HK\$3,800.
- (III) 為免疑問，就每個住宅物業只可獲一次Regency聰明伶俐現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Regency Baby Bliss Cash Rebate once.
- (IV) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少30日(該申請截止日期稱為『申請Regency聰明伶俐現金回贈的期限』)，以書面向賣方申請Regency聰明伶俐現金回贈，並須提供令至賣方滿意的書面文件以證明其子女於第(I)段所述的期間內出生，包括但不限於(如適用) 醫生證明書或出生證明書。賣方會於收到申請並證實有關資料無誤後將Regency聰明伶俐現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Baby Bliss Cash Rebate at least 30 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase (such application deadline is referred to as “the deadline of application for Regency Baby Bliss Cash Rebate”), and shall provide satisfactory documentary evidence to prove that his/her child was born within the period as set out in paragraph (I) , including without limitation (if applicable) medical certificate or birth certificate. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Baby Bliss Cash Rebate for part payment of the balance of the purchase price of the residential property directly.
- (V) Regency聰明伶俐現金回贈受其他條款及細則約束。
The Regency Baby Bliss Cash Rebate is subject to other terms and conditions.

附錄 9(a) Super 第二按揭貸款 (只適用於個人名義買方)

Annex 9(a) Super Second Mortgage Loan (only applicable to the Purchaser who is an individual)

- 如買方使用 Super 第二按揭貸款，買方將不會享有特別現金回贈。

If the Purchaser has utilized the Super Second Mortgage Loan, then the Purchaser shall not be entitled to the Special Cash Rebate.

賣方的指定財務機構 (忠誠財務有限公司，為賣方的有聯繫公司) (『指定財務機構』) 提供 Super 第二按揭貸款 (『第二按揭貸款』) 之主要條款如下：

The key terms of a Super Second Mortgage Loan (“Second Mortgage Loan”) offered by the Vendor’s designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor) (“designated financing company”) are as follows:

- (I) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少60日以書面向指定財務機構申請第二按揭貸款。指定財務機構將不會處理逾期貸款申請。

The Purchaser makes a written application to the designated financing company for a Second Mortgage Loan not less than 60 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase. Late loan applications will not be processed by the designated financing company.

- (II) 第二按揭貸款以住宅物業之第二法定按揭作抵押。

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

- (III) 住宅物業只可供買方自住。

The residential property shall only be self-occupied by the Purchaser.

- (IV) 第二按揭貸款的最高金額為有關付款計劃所述之淨樓價的20%，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淨樓價的80%，或應繳付之樓價餘額，以較低者為準。

The maximum amount of the Second Mortgage Loan shall be 20% of the net purchase price as mentioned in the relevant payment plan, 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 net purchase price, or the balance of purchase price payable, whichever is lower.

- (V) 利率為：

The interest rate shall be:

期間 Period	利率 Interest rate
首36個月 The first 36 months	免息 Interest-free

第37個月及之後 The 37th month and afterward	香港上海滙豐銀行有限公司不時報價之港元最優惠利率減0.5% p.a.，利率浮動。 Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited minus 0.5% p.a., subject to fluctuation.
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最終利率以指定財務機構認可而定。

The final interest rate will be subject to approval by the designated financing company.

- (VI) 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.

- (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) 全數或部分償還不徵收提前償還罰金。

No prepayment penalty for full repayment or partial prepayment is levied.

- (IX) 買方須就申請第二按揭貸款支付港幣\$5,000的申請手續費。

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

- (X) 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/信用報告、最近2年的香港稅單、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) 進行信貸審查及評估。買方及其擔保人 (如有) 必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

The Purchaser and his/her guarantor(s) (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor(s) (if any). The Purchaser and his/her guarantor(s) (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

- (XII) 第一按揭銀行須為指定財務機構所指定及轉介之銀行(『第一按揭銀行』)，買方須得到第一按揭銀行同意辦理第二按揭貸款。請注意，第一按揭銀行已原則上同意指定財務機構可在銀行信貸評估的基礎上向買方提供第二按揭貸款，並將第二按揭貸款的條款納入銀行的按揭審批考慮。

The first mortgagee bank (“the first mortgagee bank”) shall be nominated and referred by the designated financing company and the Purchaser shall obtain consent from the first mortgagee bank to apply for the Second Mortgage Loan. Please note that, the first mortgagee bank has agreed in principle that the designated financing company may offer the Second Mortgage Loan to the Purchaser subject to bank’s credit assessment, and will take into account the terms of the Second Mortgage Loan in accordance with bank’s credit approval.

(XIII) 第一按揭貸款申請 (由第一按揭銀行提供) 及第二按揭貸款申請須由有關承按機構獨立審批。

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

(XIV) 指定財務機構會因應買方及其擔保人 (如有) 的信貸審查及評估結果，對有關付款計劃所述的貸款條款 (包括但不限於貸款金額、利率、年期及/或其他條件) 作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

(XV) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the loan, the approved loan amount of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

(XVI) 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代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及代墊付費用。

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 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 Second Mortgage Loan.

(XVII) 第二按揭貸款受其他條款及細則約束。

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

(XVIII) 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 Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：第一按揭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該銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The first mortgagee 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 relevant bank(s).

附錄 9(b) 備用第二按揭貸款 (只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Annex 9(b) Standby Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

賣方的指定財務機構 (忠誠財務有限公司，為賣方的有聯繫公司) (『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 Vendor’s designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor) (“designated financing company”) are as follows:

- (I) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少60日以書面向指定財務機構申請第二按揭貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company for a Second Mortgage Loan not less than 60 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase. Late loan applications will not be processed by the designated financing company.
- (II) 第二按揭貸款以住宅物業之第二法定按揭作抵押。
The Second Mortgage Loan shall be secured by a second legal mortgage over the residential property.
- (IIA) (如買方為公司)買方於簽署臨時買賣合約的日期的所有股東和所有董事，必須成為第二按揭貸款的擔保人。
(If the Purchaser is a company) All shareholder(s) and all director(s) of the Purchaser as at the date of signing of the preliminary agreement for sale and purchase shall be the guarantor(s) for the Second Mortgage Loan.
- (III) 住宅物業只可供買方或(如買方為公司) 買方的股東及/或董事自住。
The residential property shall only be self-occupied by the Purchaser, or (if the Purchaser is a company) its shareholder(s) and/or director(s).
- (IV) 第二按揭貸款的最高金額為有關付款計劃所述之淨樓價的20%，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淨樓價的80%，或應繳付之樓價餘額，以較低者為準。
The maximum amount of the Second Mortgage Loan shall be 20% of the net purchase price as mentioned in the relevant payment plan, 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 net purchase price, or the balance of purchase price payable, whichever is lower.
- (V) 首36個月之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1.75% p.a.，其後為港元最優惠利率減0.5% p.a.，利率浮動。最終利率以指定財務機構認可而定。
The interest rate for the first 36 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 1.75% p.a., thereafter at Hong Kong Dollar Best Lending Rate minus 0.5% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VI) 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.

- (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) 全數或部分償還不徵收提前償還罰金。

No prepayment penalty for full repayment or partial prepayment is levied.

- (IX) 買方須就申請第二按揭貸款支付港幣\$5,000的申請手續費。

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

- (X) 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/信用報告、最近2年的香港稅單、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) 進行信貸審查及評估。買方及其擔保人 (如有) 必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

The Purchaser and his/her/its guarantor(s) (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor(s) (if any). The Purchaser and his/her/its guarantor(s) (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

- (XII) 第一按揭銀行須為指定財務機構所指定及轉介之銀行(『第一按揭銀行』)，買方須得到第一按揭銀行同意辦理第二按揭貸款。請注意，第一按揭銀行已原則上同意指定財務機構可在銀行信貸評估的基礎上向買方提供第二按揭貸款，並將第二按揭貸款的條款納入銀行的按揭審批考慮。

The first mortgagee bank (“the first mortgagee bank”) shall be nominated and referred by the designated financing company and the Purchaser shall obtain consent from the first mortgagee bank to apply for the Second Mortgage Loan. Please note that, the first mortgagee bank has agreed in principle that the designated financing company may offer the Second Mortgage Loan to the Purchaser subject to bank’s credit assessment, and will take into account the terms of the Second Mortgage Loan in accordance with bank’s credit approval.

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

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

- (XIV) 指定財務機構會因應買方及其擔保人 (如有) 的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

- (XV) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the loan, the approved loan amount of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XVI) 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代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及代墊付費用。

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.

- (XVII) 第二按揭貸款受其他條款及細則約束。

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

- (XVIII) 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 Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註：第一按揭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該銀行的按揭審批考慮。詳情請向有關銀行查詢。

Note: The first mortgagee 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 relevant bank(s).

附錄 9(c) 備用第一按揭貸款 (只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
Annex 9(c) Standby First Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

賣方的指定財務機構 (忠誠財務有限公司，為賣方的有聯繫公司) (『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 Vendor’s designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor) (“designated financing company”) are as follows:

- (I) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少60日以書面向指定財務機構申請第一按揭貸款。指定財務機構將不會處理逾期貸款申請。

The Purchaser makes a written application to the designated financing company for a First Mortgage Loan not less than 60 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase. Late loan applications will not be processed by the designated financing company.

首6個月供款優惠(只適用於個人名義買方)

First 6 Months Instalment Benefit (only applicable to the Purchaser who is an individual)

- (1) 如買方符合以下條件，成功申請及使用第一按揭貸款，買方可享有首6個月供款優惠(『首6個月供款優惠』)：-

If the following condition has been satisfied and the Purchaser successfully applies and utilizes the First Mortgage Loan, the Purchaser shall be entitled to the First 6 Months Instalment Benefit (“First 6 Months Instalment Benefit”):-

- 於簽署臨時買賣合約的日期前一年內，買方(或任何一位買方) (不論單獨或連同其他個人) 簽署並蓋印花稅的正式租約租住於新鴻基地產發展有限公司的特定住宅物業(見下文)。

Within 1 year before the date of signing of preliminary agreement for sale and purchase, the Purchaser (or any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed and stamped a formal tenancy agreement to rent a specified residential property (see below) of Sun Hung Kai Properties Limited.

上文『特定住宅物業』指珀御、御半山、御海灣、映御、Grand YOHO、NOVO LAND、PARK YOHO Bologna、PARK YOHO Genova、PARK YOHO Milano、PARK YOHO Napoli、PARK YOHO Sicilia、PARK YOHO Venezia、峻巒1A、爾巒、The YOHO Hub、Wetland Seasons Bay、Wetland Seasons Park或YOHO West。

The above-mentioned “specified residential property” refers to Eight Regency, Mount Regency, Regency Bay, Twin Regency, Grand YOHO, NOVO LAND, PARK YOHO Bologna, PARK YOHO Genova, PARK YOHO Milano, PARK YOHO Napoli, PARK YOHO Sicilia, PARK YOHO Venezia, Park Vista 1A, RIVA, The YOHO Hub, Wetland Seasons Bay, Wetland Seasons Park or YOHO West.

- (2) 買方可選擇以有關租約(如多過1份租約，以最高月租金額的租約為準)訂立的月租金額，作為備用第一按揭貸款首6個月的每月供款額上限，但如上限的金額低於當月應付利息，則該月的供款額應相等於當月應付利息的金額。

The Purchaser may choose to use the amount of the monthly rent under the relevant tenancy agreement (in the case of more than 1 tenancy agreement, the tenancy agreement with the highest amount of monthly rent will take precedence) as a cap on the amount of the monthly instalment for the first 6 months of the Standby First Mortgage Loan, but if the amount of the cap is less than the amount of the interest due for a month, the amount of monthly instalment for that month shall be the amount of the interest due for that month.

- (3) 買方須於申請第一按揭貸款時選擇首6個月供款優惠，並須提供有關已蓋印花稅的正式租約。

The Purchaser shall elect the First 6 Months Instalment Benefit at the time of applying for the First Mortgage Loan and shall provide the relevant stamped formal tenancy agreement.

- (4) 首6個月供款優惠受其他條款及細則約束。

The First 6 Months Instalment Benefit is subject to other terms and conditions.

- (II) 第一按揭貸款以住宅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 residential property.

- (IIA) (如買方為公司) 買方於簽署臨時買賣合約的日期的所有股東和所有董事，必須成為第一按揭貸款的擔保人。

(If the Purchaser is a company) All shareholder(s) and all director(s) of the Purchaser as at the date of signing of the preliminary agreement for sale and purchase shall be the guarantor(s) for the First Mortgage Loan.

- (III) 住宅物業只可供買方或(如買方為公司) 買方的股東及/或董事自住。

The residential property shall only be self-occupied by the Purchaser, or (if the Purchaser is a company) its shareholder(s) and/or director(s).

- (IV) 第一按揭貸款的最高金額為有關付款計劃所述之淨樓價的80%，惟貸款金額不可超過應繳付之樓價餘額。

The maximum amount of the First Mortgage Loan shall be 80% of the net purchase price as mentioned in the relevant payment plan, provided that the loan amount shall not exceed the balance of purchase price payable.

- (V) 首36個月之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1.75% p.a.，其後為港元最優惠利率，利率浮動。最終利率以指定財務機構認可而定。

The interest rate for the first 36 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 1.75% 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.

(如買方選擇首6個月供款優惠)

(If the Purchaser elects the First 6 Months Instalment Benefit)

首6個月之利率為定息2% p.a.，第7至36個月為港元最優惠利率減1.75% p.a.，其後為港元最優惠利率，利率浮動。最終利率以指定財務機構認可而定。

The interest rate for the first 6 months shall be fixed at 2% p.a., for the 7th to 36th month shall be Hong Kong Dollar Best Lending Rate minus 1.75% 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.

(VI) 第一按揭貸款年期最長為25年。

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

(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) 全數或部分償還不徵收提前償還罰金。

No prepayment penalty for full repayment or partial prepayment is levied.

(IX) 買方須就申請第一按揭貸款支付港幣\$5,000的申請手續費。

The Purchaser shall pay HK\$5,000 being the application fee for the First Mortgage Loan.

(X) 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/信用報告、最近2年的香港稅單、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)進行信貸審查及評估。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

The Purchaser and his/her/its guarantor(s) (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor(s) (if any). The Purchaser and his/her/its guarantor(s) (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

(XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

(XII) 第一按揭貸款申請須由指定財務機構獨立審批。

The First Mortgage Loan application shall be approved by the designated financing company independently.

(XIII) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.

- (XIV) 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、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。

The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the First Mortgage Loan. The approval or disapproval of the loan, the approved loan amount of the First Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

- (XV) 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代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第一按揭貸款的律師費用及代墊付費用。

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.

- (XVI) 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.

- (XVII) 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 Vendor as to the arrangement and the approval of the First Mortgage Loan.

附錄 9(d) Regency 120s (只適用於個人名義買方)

Annex 9(d) Regency 120s (only applicable to the Purchaser who is an individual)

買方可向賣方的指定財務機構 (忠誠財務有限公司，為賣方的有聯繫公司) (『指定財務機構』) 申請 Regency 120s (『樓價貸款』)，主要條款如下：

The Purchaser can apply to the Vendor's designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor) ("designated financing company") for the Regency 120s ("Payment Financing"). Key terms are as follows:

- (I) 買方於付清樓價餘額之日或(如適用)買賣合約內訂明的該發展項目的預計關鍵日期(以較早者為準)前最少60日以書面向指定財務機構申請樓價貸款。指定財務機構將不會處理逾期貸款申請。

The Purchaser makes a written application to the designated financing company for a Payment Financing not less than 60 days before (whichever is earlier) the date of settlement of the balance of the purchase price or (if applicable) the estimated material date for the Development as specified in the agreement for sale and purchase. Late loan applications will not be processed by the designated financing company.

- (II) 樓價貸款必須以住宅物業之第一法定按揭及一個(或以上)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 residential property and a first legal mortgage over one (or more) Hong Kong residential property(ies) ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的註冊業主(或其中一位註冊業主)必須為買方(或買方其中一位)或買方的近親(即配偶、父母(或配偶的父母)、子女(或子女的配偶)、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的近親；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 close relative (i.e. spouse, parent (or spouse's parent), child (or child's spouse), brother, sister, grandparent or grandchild) of the Purchaser or a close relative 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
- 現有物業沒有出租；及
The Existing Property is not leased out; 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, nor a residential property in a single block with an Occupation Permit issued before 1980, nor property which is subject to alienation restrictions and nor 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:

於申請樓價貸款時： At the time of application for the Payment Financing:	指定財務機構估算現有物業的(總)價值(『估算價值』) The designated financing company's (total) valuation of the Existing Property(ies) ("Valuation")
現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does (do) not have any mortgage	現有物業的(總)估算價值為樓價60%或以上 The (total) Valuation of the Existing Property is 60% of the purchase price or above
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or more of the Existing Property(ies) is (are) mortgaged to a bank	現有物業的(總)估算價值為樓價80%或以上 The (total) Valuation of the Existing Property is 80% of the purchase price or above

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 that the above requirements might have been met, the designated financing company reserves the right not to accept the Existing Property as security.

- (III) 住宅物業只可供買方自住。

The residential property shall only be self-occupied by the Purchaser.

- (IV) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額(『A部份』)及(如適用)償還現有物業的按揭貸款(『B部份』)。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的註冊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 ("Tranche A") and (if applicable) repayment of the mortgage loan of the Existing Property ("Tranche B"). 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.

(V) 樓價貸款的最高金額如下：

The maximum amounts of the Payment Financing are as follows:

現有物業的(總)估算價值 The (total) Valuation of the Existing Property(ies)	A部份 Tranche A	B部份 Tranche B
樓價60%或以上，但少於樓價70% 60% of the purchase price or above, but less than 70% of the purchase price	樓價的80%* 80% of the purchase price*	不適用 Not applicable
樓價70%或以上，但少於樓價80% 70% of the purchase price or above, but less than 80% of the purchase price	樓價的90%* 90% of the purchase price*	不適用 Not applicable
樓價80%或以上，但少於樓價90% 80% of the purchase price or above, but less than 90% of the purchase price	樓價的90%* 90% of the purchase price*	樓價的10%^ 10% of the purchase price^
樓價90%或以上，但少於樓價100% 90% of the purchase price or above, but less than 100% of the purchase price	樓價的90%* 90% of the purchase price*	樓價的20%^ 20% of the purchase price^
樓價100%或以上 100% of the purchase price or above	樓價的90%* 90% of the purchase price*	樓價的30%^ 30% of the purchase price^

* 惟貸款金額不可超過應繳付之樓價餘額扣除所有賣方將提供用以支付樓價餘額部份的現金回贈等(如有)後的金額。

* provided that the loan amount shall not exceed the balance of purchase price less all cash rebate(s) (if any) that will be offered by the Vendor for part payment of the balance of purchase price.

^ 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 mortgage loan(s) of the Existing Property(ies).

因應不同付款計劃的支付條款，如買方意欲申請最高貸款金額，可能須提前支付樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對貸款金額作出調整。

Depending on the different terms of payment under the payment plans, the Purchaser intending to apply for the maximum loan amount may have to early settle the balance of purchase price. The designated financing company will adjust the loan amount in accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any).

(VI) 利率為3.18% p.a.。最終利率以指定財務機構認可而定。

The interest rate shall be 3.18% p.a.. The final interest rate will be subject to approval by the designated financing company.

(VII) 樓價貸款的期限最長為36個月。

The maximum tenor of the Payment Financing shall be 36 months.

(VIII) 全數或部分償還不徵收提前償還罰金。

No prepayment penalty for full repayment or partial prepayment is levied.

(IX) 買方須以以下方式償還樓價貸款：

The Purchaser shall repay the Payment Financing in the following manner:

(a) 每月供款相當於樓價0.5%先用於支付當月利息，餘款用於償還樓價貸款的本金；及

monthly instalment amount equivalent to 0.5% of the Purchase Price shall be applied to settle interest for that month first, and the balance shall be applied for repayment of the principal of the Payment Financing; and

(b) 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.

(X) 買方可向指定財務機構申請附錄9(e)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 Annex 9(e) 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:

於申請樓價貸款時 At the time of application for the Payment Financing	延續貸款的最高金額 The maximum amount of the Extended Loan
現有物業或(如多於一個現有物業)全部現有物業沒有任何按揭 The Existing Property or (if more than one Existing Property) all Existing Properties does (do) 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.
現有物業或(如多於一個現有物業)任何一個或以上現有物業有銀行按揭 The Existing Property or (if more than one Existing Property) any one or more of the Existing Property(ies) is/are 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。詳情請參閱附錄 9(e)。

The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor(s) (if any). Please see Annex 9(e) for details.

- (XI) 買方須提供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/信用報告、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)進行信貸審查及評估。買方必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser is required to provide 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 and assessment on the Purchaser and his/her guarantor(s) (if any). The Purchaser shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.
- (XII) 買方須提供足夠文件證明其還款能力(包括每月供款及到期還款)。
The Purchaser is required to provide sufficient documents to prove his/her repayment ability (including monthly instalments and the repayment on maturity).
- (XIII) 樓價貸款申請須由指定財務機構獨立審批。
The Payment Financing application shall be approved by the designated financing company independently.
- (XIV) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/ or the other conditions) as set out in the relevant payment plan.
- (XV) 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、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
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, the approved loan amount of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.
- (XVI) 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代墊付費用。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代墊付費用。
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(ies) 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(ies) is/are 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.
- (XVII) 樓價貸款受其他條款及細則約束。
The Payment Financing is subject to other terms and conditions.

(XVIII) 賣方均無給予或視之為已給予任何就樓價貸款之安排或批核的陳述或保證。

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

附錄 9(c) 延續貸款 (只適用於個人名義買方)

Annex 9(c) Extended Loan (applicable only to the Purchaser who is an individual)

- (I) 買方於有關貸款(指附錄 9(d)所述之 Regency 120s)的到期日前最少 60 日以書面方式向指定財務機構(忠誠財務有限公司，為賣方的有聯繫公司) (『指定財務機構』)申請延續貸款 (『延續貸款』)。指定財務機構將不會處理逾期貸款申請。
The Purchaser makes a written application to the designated financing company (Honour Finance Company, Limited, which is a related company of the Vendor) (“designated financing company”) for the Extended Loan (“Extended Loan”) not less than 60 days before the maturity date of the relevant loan (refer to Regency 120s as set out in Annex 9(d)). Late loan applications will not be processed by the designated financing company.
- (II) 延續貸款必須以有關貸款申請時所要求的第一法定按揭作為抵押。
The Extended Loan shall be secured by the first legal mortgage(s) as per the requirement at the time of application for the relevant loan.
- (III) 住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.
- (IV) 延續貸款的最高金額請參閱附錄 9(d)。
The maximum amount of the Extended Loan shall be as mentioned in Annex 9(d).
- (V) 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加1% p.a.，利率浮動。最終利率以指定財務機構認可而定。
The interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.
- (VI) 延續貸款年期最長為 20 年。
The maximum tenor of the Extended Loan shall be 20 years.
- (VII) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.
- (VIII) 全數或部分償還不徵收提前償還罰金。
No prepayment penalty for full repayment or partial prepayment is levied.
- (IX) 買方須就申請延續貸款支付港幣\$5,000的申請手續費。
The Purchaser shall pay HK\$5,000 being the application fee for the Extended Loan.
- (X) 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/信用報告、最近 2 年的香港稅單、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)進行信貸審查及評估。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

The Purchaser and his/her guarantor(s) (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor(s) (if any). The Purchaser and his/her guarantor(s) (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

- (XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。

The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

- (XII) 延續貸款申請須由指定財務機構獨立審批。

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

- (XIII) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。

In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

- (XIV) 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、批出貸款金額及其條款，指定財務機構有最終決定權。

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 loan, the approved loan amount of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company.

- (XV) 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代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關延續貸款的律師費用及代墊付費用。

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.

- (XVI) 延續貸款受其他條款及細則約束。

The Extended Loan is subject to other terms and conditions.

- (XVII) 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.

- (5) 賣方已委任地產代理在該發展項目中的指明住宅物業的出售過程中行事：

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

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

世紀 21 集團有限公司及旗下特許經營商 CENTURY 21 GROUP LIMITED AND FRANCHISEES

晉誠地產代理有限公司 EARNEST PROPERTY AGENCY LIMITED

迎富地產代理有限公司 EASYWIN PROPERTY AGENCY LIMITED

鈞洋置業有限公司 GRAND OCEAN PROPERTIES LIMITED

香港地產商會有限公司及其特許會員 HONG KONG REALTY ASSOCIATION LIMITED & CHARTERED MEMBERS

香港置業(地產代理)有限公司 HONG KONG PROPERTY SERVICES (AGENCY) LIMITED

香港地產代理商總會有限公司及其特許會員 HONG KONG REAL ESTATE AGENCIES GENERAL ASSOCIATION LIMITED AND CHARTERED MEMBERS

康業物業代理有限公司 HONG YIP PROPERTY AGENCY LIMITED

康業服務有限公司 HONG YIP SERVICE COMPANY LIMITED

啟勝地產代理有限公司 KAI SHING (REA) LIMITED

建富物業 KIN FU REALTY

領高地產代理有限公司 LEADING PROPERTIES AGENCY LIMITED

祥益地產代理有限公司 MANY WELLS PROPERTY AGENT LIMITED

美聯物業代理有限公司 MIDLAND REALTY INTERNATIONAL LIMITED

利嘉閣地產有限公司 RICACORP PROPERTIES LIMITED

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

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

- (6) 賣方就該發展項目指定的互聯網網站的網址為: www.gardenregency.com

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