

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	君柏 The Zumurud	期數 (如有) Phase No. (if any)	--
發展項目位置 Location of Development	亞皆老街204號 204 Argyle Street		
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)			228

印製日期 Date of Printing	價單編號 Number of Price List
30/09/16	3

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
04/10/16	3A	
09/10/16	3B	

Price List No. 3B

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)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				空調機房 Air- conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	1	A	146.502 (1577) 露台 Balcony: --- 工作平台 Utility Platform: 1.500 (16)	\$47,093,000	321,450 (29,862)	---	5.622 (61)	---	91.343 (983)	---	---	---	---	---	---
1	1	B	155.239 (1671) 露台 Balcony: --- 工作平台 Utility Platform: 1.500 (16)	\$44,551,000	286,983 (26,661)	---	4.958 (53)	---	64.278 (692)	---	---	---	---	---	---
1	2	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$33,545,000	222,434 (20,669)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	2	B	160.036 (1723) 露台 Balcony: 4.797 (52) 工作平台 Utility Platform: 1.500 (16)	\$33,234,000	207,666 (19,288)	---	4.958 (53)	---	---	---	---	---	---	---	---
1	3	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$34,878,000	231,273 (21,490)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	3	B	160.036 (1723) 露台 Balcony: 4.797 (52) 工作平台 Utility Platform: 1.500 (16)	\$34,718,000	216,939 (20,150)	---	4.958 (53)	---	---	---	---	---	---	---	---
1	7	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$46,042,000	305,300 (28,368)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	7	B	160.036 (1723) 露台 Balcony: 4.797 (52) 工作平台 Utility Platform: 1.500 (16)	\$45,841,000	286,442 (26,605)	---	4.958 (53)	---	---	---	---	---	---	---	---
1	8	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$46,652,000	309,345 (28,744)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	8	B	160.036 (1723) 露台 Balcony: 4.797 (52) 工作平台 Utility Platform: 1.500 (16)	\$46,207,000	288,729 (26,818)	---	4.958 (53)	---	---	---	---	---	---	---	---
1	10	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$47,383,000	314,192 (29,195)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	11	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$47,749,000	316,619 (29,420)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	19	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$49,945,000	331,180 (30,773)	---	5.622 (61)	---	---	---	---	---	---	---	---
1	20	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$50,311,000	333,607 (30,999)	---	5.622 (61)	---	---	---	---	---	---	---	---

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)									
大廈名稱 Block Name	樓層 Floor	單位 Unit				平方米(平方呎) sq. metre (sq. ft.)	空調機房 Air- conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace
1	22	A	150.809 (1623) 露台 Balcony: 4.306 (46) 工作平台 Utility Platform: 1.500 (16)	\$52,699,000	349,442 (32,470)	---	5.622 (61)	---	---	---	10.246 (110)	---	---	---	
3	1	A	146.277 (1575) 露台 Balcony: --- 工作平台 Utility Platform: 1.500 (16)	\$42,161,000	288,227 (26,769)	---	4.720 (51)	---	64.278 (692)	---	---	---	---	---	
3	5	A	150.871 (1624) 露台 Balcony: 4.593 (49) 工作平台 Utility Platform: 1.500 (16)	\$42,099,000	279,040 (25,923)	---	4.720 (51)	---	---	---	---	---	---	---	
3	5	B	153.476 (1652) 露台 Balcony: 4.569 (49) 工作平台 Utility Platform: 1.500 (16)	\$43,082,000	280,708 (26,079)	---	4.745 (51)	---	---	---	---	---	---	---	
3	8	A	150.871 (1624) 露台 Balcony: 4.593 (49) 工作平台 Utility Platform: 1.500 (16)	\$43,440,000	287,928 (26,749)	---	4.720 (51)	---	---	---	---	---	---	---	
3	8	B	153.476 (1652) 露台 Balcony: 4.569 (49) 工作平台 Utility Platform: 1.500 (16)	\$44,180,000	287,863 (26,743)	---	4.745 (51)	---	---	---	---	---	---	---	
3	9	A	150.871 (1624) 露台 Balcony: 4.593 (49) 工作平台 Utility Platform: 1.500 (16)	\$43,806,000	290,354 (26,974)	---	4.720 (51)	---	---	---	---	---	---	---	
3	9	B	153.476 (1652) 露台 Balcony: 4.569 (49) 工作平台 Utility Platform: 1.500 (16)	\$44,546,000	290,247 (26,965)	---	4.745 (51)	---	---	---	---	---	---	---	
3	22	B	153.476 (1652) 露台 Balcony: 4.569 (49) 工作平台 Utility Platform: 1.500 (16)	\$50,699,000	330,338 (30,689)	---	4.745 (51)	---	---	---	22.482 (242)	---	---	---	

第三部份：其他資料

Part 3 : Other Information

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

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

第 52(1)條 / Section 52(1)

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

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

第 53(2)條 / Section 53(2)

如某人於某日期訂立臨時買賣合約，並於該日期後的 5 個工作日內，就有關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)(i) 註：於本第 4 節內，「售價」指本價單第二部份表中所列之價錢，而「成交金額」指臨時買賣合約及買賣合約所載之價錢（即售價經計算適用折扣後之價錢）。因應不同支付條款及／或折扣按售價計算得出之價目，皆以四捨五入方式換算至千位數作為成交金額。

Note: In this section 4, "Price" means the price set out in Part 2 of this price list, and "Transaction Price" means the purchase price set out in the preliminary agreement for sale and purchase and agreement for sale and purchase, i.e. the purchase price after applying the applicable discounts on the Price. The price obtained after applying the relevant terms of payment and/or applicable discounts on the Price will be rounded to the nearest thousand (i.e. if the hundreds digit of the price obtained is 5 or above, rounded up to the nearest thousand or if the hundreds digit of the price obtained is 4 or below, rounded down to the nearest thousand) to determine the Transaction Price.

於本第 4 節內，「特選單位」指發展項目下列住宅物業（下列住宅物業部分包括於此價單內，部分包括於發展項目其他不同價單內）：

第 1 座 2-3 樓之 A 及 B 單位

In this section 4, "Special Units" means the following residential properties of the Development (some of which are included in this price list and some of which are included in other different price lists of the Development):

Flat A & B, 2-3/F, Tower 1

支付條款:

Terms of Payment :

(一) 現金或即時按揭付款一 – 照售價減 5% 【只適用於特選單位】

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作日內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署臨時買賣合約後 60 天內繳付。
3. 成交金額 90% 於買方簽署臨時買賣合約後第 180 天繳付。

(1) Cash or Immediate Mortgage Payment I – 5% discount from the Price (Only applicable to Special Units)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid within 60 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 90% of the Transaction Price shall be paid on the 180th day after the Purchaser signs the preliminary agreement for sale and purchase.

(二) 現金或即時按揭付款二 – 照售價減 6% 【不適用於特選單位】

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作日內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署臨時買賣合約後 60 天內繳付。
3. 成交金額 90% 於買方簽署臨時買賣合約後第 180 天繳付。

(2) Cash or Immediate Mortgage Payment II – 6% discount from the Price (Not applicable to Special Units)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid within 60 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 90% of the Transaction Price shall be paid on the 180th day after the Purchaser signs the preliminary agreement for sale and purchase.

(三) 「720 長成交期」付款計劃 – 照售價減 2% 【不適用於特選單位】

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作日內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署臨時買賣合約後 60 天內繳付。
3. 成交金額 5% 於買方簽署臨時買賣合約後 180 天內繳付。
4. 成交金額 5% 於買方簽署臨時買賣合約後 360 天內繳付。
5. 成交金額 5% 於買方簽署臨時買賣合約後 540 天內繳付。
6. 成交金額 75% 於買方簽署臨時買賣合約後第 720 天繳付。

(3) “720 Long Completion” Payment – 2% discount from the Price (Not applicable to Special Units)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid within 60 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 5% of the Transaction Price shall be paid within 180 days after the Purchaser signs the preliminary agreement for sale and purchase.
4. 5% of the Transaction Price shall be paid within 360 days after the Purchaser signs the preliminary agreement for sale and purchase.
5. 5% of the Transaction Price shall be paid within 540 days after the Purchaser signs the preliminary agreement for sale and purchase.
6. 75% of the Transaction Price shall be paid on the 720th day after the Purchaser signs the preliminary agreement for sale and purchase.

(四) 「Z138 先住後付」付款計劃 – 照售價減 5% 【不適用於特選單位】

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作日內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署臨時買賣合約後 60 天內繳付。
3. 成交金額 5% 於買方簽署臨時買賣合約後 120 天內繳付。
4. 成交金額 5% 於買方簽署臨時買賣合約後 180 天內繳付。
5. 成交金額 34.5% 買方分 138 期每月支付，每期金額均等（即每期為成交金額 0.25%），第一期於買方簽署臨時買賣合約後第 181 天（「第一期付款日」）繳付，之後每一月份同日繳付一期（唯受下文「提前付清成交金額餘款」條款限制）。
6. 成交金額 45.5% 於買方上述第 5 項最後一期應付日期當日後之一個月份同日（「餘額付款日」）繳付（唯受下文「提前付清成交金額餘款」條款限制）。

「提前付清成交金額餘款」條款：

- (i) 賣方可於「第一期付款日」後 36 個公曆月後任何時間向買方發出通知要求買方於該通知日期後一個公曆月內全數付清當時之成交金額餘款。
- (ii) 如買方欲於「餘額付款日」前全數付清當時之成交金額餘款，買方可於「第一期付款日」後但於「餘額付款日」前之一個月份同日之前任何時間向賣方發出書面通知，發出該通知後買方須於該通知日期後之一個月份同日付清當時之成交金額餘款。
- (iii) 如買方在完成買賣交易及簽署住宅物業之轉讓契之前以任何方式提名任何人接受住宅物業之轉讓契、轉售住宅物業或轉讓買賣合約之利益、或簽立任何協議進行任何上述行為，買方須在兩個公曆月內全數付清當時之成交金額餘款。

「Z138 先住後付」優惠

買方必須簽署在成交前佔用所購住宅物業之許可協議（格式由賣方訂明，買方不得要求任何修改），主要條款如下：

1. 許可佔用期一公曆年中之每月許可費用為： $\text{成交金額} \times \text{「指定百分比」} \times 3.5\% \div 12$ 。許可佔用期第一、二、三、四、五、六、七、八、九、十、十一和十二公曆年之「指定百分比」依次為 80%、77%、74%、71%、68%、65%、62%、59%、56%、53%、50% 和 47%。（註：賣方保留權利於「相關利率」有所變化時將其後之每月許可費用修改為成交金額 \times 適用之「指定百分比」 \times （變化後之「相關利率」- 1.5%） $\div 12$ 。「相關利率」指香港上海滙豐銀行有限公司指明的港元最優惠利率。）
2. 許可佔用期由「第一期付款日」至買賣合約訂定的成交日期為止。
3. 買方必須負責繳付許可協議之印花稅裁定費及印花稅（如有）、簽署許可協議所需之所有律師費及於許可佔用期內該住宅物業之管理費、差餉、地租及其它開支等。

詳情以相關交易文件條款為準。

本支付條款只會提供予最多 42 個本發展項目之住宅物業（不論是本價單或是其他已或將發出之價單包括之住宅物業），先到先得。

(4) “Z138 Occupation before Completion” Payment – 5% discount from the Price (Not applicable to Special Units)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid within 60 days after the Purchaser signs the preliminary agreement for sale and purchase.
3. 5% of the Transaction Price shall be paid within 120 days after the Purchaser signs the preliminary agreement for sale and purchase.
4. 5% of the Transaction Price shall be paid within 180 days after the Purchaser signs the preliminary agreement for sale and purchase.
5. 34.5% of the Transaction Price shall be paid by the Purchaser in 138 equal monthly instalments of 0.25% of the Transaction Price each, the first such instalment shall be paid on the 181st day after the Purchaser signs the preliminary agreement for sale and purchase (the “First Instalment Payment Date”) and each subsequent instalment shall be paid by the Purchaser on the date falling one calendar month after the due date of the previous instalment (subject to the “Early Payment of Balance of Transaction Price” provisions below).
6. 45.5% of the Transaction Price shall be paid by the Purchaser on the date falling one calendar month after the due date of the last instalment mentioned in item 5 above (the “Balance Payment Date”) (subject to the “Early Payment of Balance of Transaction Price” provisions below).

“Early Payment of Balance of Transaction Price” provisions

- (i) The Vendor may request the Purchaser to pay the then remaining balance of the Transaction Price within one calendar month after the date of a written notice which said notice may be issued by the Vendor at any time after 36 calendar months after the First Instalment Payment Date.
- (ii) Should the Purchaser wish to pay the then remaining balance of the Transaction Price earlier than the Balance Payment Date, the Purchaser may at any time after the First Instalment Payment Date but before the date falling one calendar month before the date of the Balance Payment Date issue a written notice to the Vendor in which case the Purchaser shall pay the then remaining balance of the Transaction Price on the date falling one calendar month after the date of that notice.
- (iii) If at any time the Purchaser nominates any person to take up the assignment of the residential property, sub-sells the residential property or transfer the benefit of the agreement for sale and purchase in any manner whatsoever or enter into any agreement so to do before completion of the sale and purchase and execution of the assignment, the then remaining balance of the Transaction Price shall be paid by the Purchaser within two calendar months.

“Z138 Occupation before Completion” Benefit

The Purchaser must enter into a Licence Agreement for the pre-completion occupation of the property purchased in the form prescribed by the Vendor (the Purchaser shall not request any amendment to the Licence Agreement), the principal terms of which are as follows:

1. The monthly licence fee in a calendar year of the licence period is: the Transaction Price x “Specified Percentage” x 3.5% ÷ 12. The “Specified Percentage” in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th and 12th calendar year of the licence period is 80%, 77%, 74%, 71%, 68%, 65%, 62%, 59%, 56%, 53%, 50% and 47% respectively (note: the Vendor reserves the right to, where there is any change in the “Relevant Rate”, adjust the subsequent monthly licence fee to: the Transaction Price x the applicable “Specified Percentage” x (“Relevant Rate” after the change - 1.5%) ÷ 12. “Relevant Rate” means the Hong Kong Dollar best lending rate specified by The Hongkong and Shanghai Banking Corporation Limited).
2. The licence period shall commence from the First Instalment Payment Date until the completion date stipulated in the agreement for sale and purchase.
3. The Purchaser shall be responsible to pay for the stamp duty adjudication fee and stamp duty (if any) on the Licence Agreement, the legal costs for the preparation and execution of the Licence Agreement and the management fees, government rates and rents and all other outgoings, etc. of the residential property within the licence period.

Subject to the terms and conditions of the relevant transaction documents.

These terms of payment would only be offered to at most 42 residential properties in the Development (whether included in this price list or any other price list issued or to be issued). First come first served.

4)(ii) **售價獲得折扣基礎: The basis on which any discount on the price is available:**

(a) 見 4(i)。
See 4(i).

(b) 「印花稅優惠」(只適用於「Z138 先住後付」付款計劃)

簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 15% 折扣。

“Stamp Duty Benefit” (Only applicable to “Z138 Occupation before Completion” Payment)

An extra 15% discount from the Price would be offered to a Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list.

(c) (只適用於「現金或即時按揭付款」)

買方於 2016 年 12 月 15 日或之前簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，其後不得更改)：

(1) 額外售價 8% 折扣； 或

(2) 「代繳從價印花稅」優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的 8.5%)。

以賣方代表律師實際收到款項日期計算

(Only applicable to “Cash or Immediate Mortgage Payment I”)

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list on or before 15th December 2016 shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase and must not change his choice thereafter):

(1) An extra 8% discount from the Price; OR

(2) “Ad Valorem Stamp Duty” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser, subject however to a cap of 8.5% of the Transaction Price.

subject to the actual date of payment(s) received by Vendor’s solicitors

(d) (只適用於「現金或即時按揭付款二」及「720長成交期」付款計劃)

買方於2016年12月15日或之前簽署臨時買賣合約購買本價單所列之住宅物業，可享有以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，其後不得更改)：

(A) 「代繳買家印花稅」優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，(1) 賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的買家印花稅(上限為成交金額的15%)；或(2) 如買方不須賣方代繳任何買家印花稅，買方可獲成交金額15%之現金回贈直接作為買方支付成交金額部份餘款之用。

或

(B) (i) 額外售價6.5%折扣；及
(ii) 「代繳成交金額8.5%從價印花稅」優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，(1) 賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的8.5%)；或(2) 如買方不須賣方代繳任何從價印花稅，買方可獲成交金額8.5%之現金回贈直接作為買方支付成交金額部份餘款之用。

或

(C) (i) 額外售價10%折扣；及
(ii) 「代繳成交金額4.25%從價印花稅」優惠

受限於相關交易文件條款及條件(包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#)，(1) 賣方會代買方繳付所購之住宅物業所須就買賣合約繳付的從價印花稅(上限為成交金額的4.25%)；或(2) 如買方不須賣方代繳任何從價印花稅，買方可獲成交金額4.25%之現金回贈直接作為買方支付成交金額部份餘款之用。

以賣方代表律師實際收到款項日期計算

(Only applicable to “Cash or Immediate Mortgage Payment II” and “720 Long Completion” Payment)

A Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list on or before 15th December 2016 shall be entitled to enjoy either one of the benefits set out below (the Purchaser must choose either one of the benefits upon signing of the preliminary agreement for sale and purchase and must not change his choice thereafter):

(A) “Buyer’s Stamp Duty” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), (1) the Vendor will pay the Buyer’s Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser, subject however to a cap of 15% of the Transaction Price; or (2) if the Purchaser does not require the Vendor to pay for him/her/it any Buyer’s Stamp Duty payable by him/her/it, a cash rebate of 15% of the Transaction Price will be offered to the Purchaser and directly used for payment of part of the balance of the Transaction Price.

OR

(B) (i) An extra 6.5% discount from the Price; AND
(ii) “8.5% of Transaction Price of Ad Valorem Stamp Duty” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), (1) the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser, subject however to a cap of 8.5% of the Transaction Price; or (2) if the Purchaser does not require the Vendor to pay for him/her/it any Ad Valorem Stamp Duty payable by him/her/it, a cash rebate of 8.5% of the Transaction Price will be offered to the Purchaser and directly used for payment of part of the balance of the Transaction Price.

OR

(C) (i) An extra 10% discount from the Price; AND
(ii) “4.25% of Transaction Price of Ad Valorem Stamp Duty” Benefit

Subject to the terms and conditions of the relevant transaction documents (including without limitation that the Purchaser shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreement for sale and purchase), (1) the Vendor will pay the Ad Valorem Stamp Duty payable by the Purchaser for the purchase of the relevant residential property on the agreement for sale and purchase for the Purchaser, subject however to a cap of 4.25% of the Transaction Price; or (2) if the Purchaser does not require the Vendor to pay for him/her/it any Ad Valorem Stamp Duty payable by him/her/it, a cash rebate of 4.25% of the Transaction Price will be offered to the Purchaser and directly used for payment of part of the balance of the Transaction Price.

subject to the actual date of payment(s) received by Vendor’s solicitors

(e) (只適用於「現金或即時按揭付款二」、「720 長成交期」付款計劃及「Z138 先住後付」付款計劃)

- (i) 「大家族認購優惠」
- (A) 「大家族認購折扣」

如買方簽署臨時買賣合約購買不論是本價單或是其他已或將發出之價單包括之發展項目任何住宅物業（「指定住宅物業」），而：

- (i) 「指定住宅物業」加上其「關聯住宅物業」之總數為 2 個，則每一該等住宅物業之買方可獲額外售價 1% 折扣；
- (ii) 「指定住宅物業」加上其「關聯住宅物業」之總數為 3 個，則每一該等住宅物業之買方可獲額外售價 1.5% 折扣；或
- (iii) 「指定住宅物業」加上其「關聯住宅物業」之總數為 4 個或以上，則每一該等住宅物業之買方可獲額外售價 2% 折扣。

(B) 「大家族認購現金回贈優惠」

(1) 如買方簽署臨時買賣合約購買不論是本價單或是其他已或將發出之價單包括之發展項目任何住宅物業（「指定住宅物業」），而：

- (i) 「指定住宅物業」加上其「關聯住宅物業」之總數為 2 個，則每一該等住宅物業之買方可獲成交金額 1% 之現金回贈；
- (ii) 「指定住宅物業」加上其「關聯住宅物業」之總數為 3 個，則每一該等住宅物業之買方可獲成交金額 1.5% 之現金回贈（惟已獲「大家族認購折扣」額外售價 1% 折扣之住宅物業之買方可就該住宅物業獲成交金額 0.5% 之現金回贈）；或
- (iii) 「指定住宅物業」加上其「關聯住宅物業」之總數為 4 個或以上，則每一該等住宅物業之買方可獲成交金額 2% 之現金回贈（惟已獲「大家族認購折扣」額外售價 1% 折扣或額外售價 1.5% 折扣之住宅物業之買方可就該住宅物業分別獲成交金額 1% 或成交金額 0.5% 之現金回贈）。

(2) 詳情以相關交易文件條款作準（包括但不限於買方須依照買賣合約訂定的日期付清所購住宅物業每一期樓款及餘款#）。

以賣方代表律師實際收到款項日期計算

註：

(I) 如一發展項目住宅物業符合下列各項，即為一「指定住宅物業」之「關聯住宅物業」：

- (i) 就「大家族認購折扣」而言：其臨時買賣合約於該「指定住宅物業」臨時買賣合約簽署時同時簽署或該住宅物業與該「指定住宅物業」受同一份臨時買賣合約涵蓋；或就「大家族認購現金回贈優惠」而言：其臨時買賣合約於該「指定住宅物業」臨時買賣合約簽署後但於該「指定住宅物業」臨時買賣合約日期當日或該日後 120 天內簽署；及
- (ii) 其買方（或組成該買方之任何人士）為：
 - (a) 該「指定住宅物業」買方（或組成該買方之任何人士）或該「指定住宅物業」買方（或組成該買方之任何人士）之「直系親屬」；或
 - (b) 該「指定住宅物業」之任何其他「關聯住宅物業」之買方（或組成該買方之任何人士）或「指定住宅物業」之任何其他「關聯住宅物業」之買方（或組成該買方之任何人士）之「直系親屬」。

(II) 「直系親屬」指任何個人的父母、配偶、子女或兄弟姊妹。

(III) 於任何情況下：

- (i) 已獲「大家族認購折扣」的住宅物業將不會獲得任何「大家族認購現金回贈優惠」，(B)(1)(ii)及(iii)項明文規定情況除外；
- (ii) 每一住宅物業只可獲一次「大家族認購折扣」，不論該住宅物業是否屬多於一個「指定住宅物業」之「關聯住宅物業」。
- (iii) 每一住宅物業只可獲一次「大家族認購現金回贈優惠」，不論該住宅物業是否屬多於一個「指定住宅物業」之「關聯住宅物業」。

(Only applicable to “Cash or Immediate Mortgage Payment II”, “720 Long Completion” Payment and “Z138 Occupation before Completion” Payment)

(i) “Family Purchase Benefit”

(A) “Family Purchase Discount Benefit”

If a Purchaser signs a preliminary agreement for sale and purchase to purchase any residential property(ies) of the Development (whether included in this price list or any other price list issued or to be issued) (“Designated Residential Property”), and:

- (i) the total number of Designated Residential Property plus its Related Residential Property(ies) is 2, an extra 1% discount from the Price will be offered to the purchaser of each of such residential properties;
- (ii) the total number of Designated Residential Property plus its Related Residential Property(ies) is 3, an extra 1.5% discount from the Price will be offered to the purchaser of each of such residential properties; or
- (iii) the total number of Designated Residential Property plus its Related Residential Property(ies) is 4 or more, an extra 2% discount from the Price will be offered to the purchaser of each of such residential properties.

(B) “Family Purchase Cash Rebate Benefit”

(1) If a Purchaser signs a preliminary agreement for sale and purchase to purchase any residential property(ies) of the Development (whether included in this price list or any other price list issued or to be issued) (“Designated Residential Property”), and:

- (i) the total number of Designated Residential Property plus its Related Residential Property(ies) is 2, a cash rebate of 1% of Transaction Price will be offered to the purchaser of each of such residential properties;
- (ii) the total number of Designated Residential Property plus its Related Residential Property(ies) is 3, a cash rebate of 1.5% of Transaction Price will be offered to the purchaser of each of such residential properties (Provided That in the case where an extra 1% discount from the Price under “Family Purchase Discount Benefit” has been obtained in respect of a residential property, a cash rebate of 0.5% of Transaction Price will be offered to the purchaser of that residential property); or
- (iii) the total number of Designated Residential Property plus its Related Residential Property(ies) is 4 or more, a cash rebate of 2% of Transaction Price will be offered to the purchaser of each of such residential properties (Provided That in the case where an extra 1% discount from the Price or 1.5% discount from the Price under “Family Purchase Discount Benefit” has been obtained in respect of a residential property, a cash rebate of respectively 1% of

- Transaction Price or 0.5% of Transaction Price will be offered to the purchaser of that residential property).
- (2) Subject to the terms and conditions of the relevant transaction documents (including without limitation that the purchasers shall settle each part payment and the balance of the Transaction Price# according to the respective dates stipulated in the agreements for sale and purchase).

#subject to the actual date(s) of payment(s) received by Vendor's solicitors

Notes:

- (I) A residential property of the Development is a “**Related Residential Property**” of a Designated Residential Property if all of the following conditions are satisfied:
- (i) For the purpose of “**Family Purchase Discount Benefit**”: its preliminary agreement of sale and purchase is signed at the same time of the signing of the preliminary agreement of sale and purchase of that Designated Residential Property or that residential property and that Designated Residential Property are covered in one single preliminary agreement for sale and purchase; OR for the purpose of “**Family Purchase Cash Rebate Benefit**”: its preliminary agreement of sale and purchase is signed after the signing of the preliminary agreement of sale and purchase of that Designated Residential Property but on the same date of or within 120 days after the date of the preliminary agreement of sale and purchase of that Designated Residential Property; and
- (ii) its purchaser (or any person comprising that purchaser) is:
- (a) the purchaser (or any person comprising that purchaser) of the Designated Residential Property or an Immediate Family Member of the purchaser (or any person comprising that purchaser) of the Designated Residential Property; or
- (b) the purchaser (or any person comprising that purchaser) of any other Related Residential Property of that Designated Residential Property or the Immediate Family Member of the purchaser (or any person comprising that purchaser) of any other Related Residential Property of that Designated Residential Property.
- (II) “**Immediate Family Member**” means a parent, spouse, child and sibling of a person.
- (III) In any circumstances:
- (i) a residential property in relation to which “Family Purchase Discount Benefit” has been given shall not be entitled to any “Family Purchase Cash Rebate Benefit” unless expressly provided under (B) (1)(ii) and (iii);
- (ii) each residential property shall be entitled to “Family Purchase Discount Benefit” once only, whether or not such residential property is a Related Residential Property of more than one Designated Residential Property.
- (iii) each residential property shall be entitled to “Family Purchase Cash Rebate Benefit” once only, whether or not such residential property is a Related Residential Property of more than one Designated Residential Property.

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

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

- (a) 見 4(i) 及 4(ii)。

See 4(i) and 4(ii).

- (b) (只適用於「現金或即時按揭付款」)

- (i) 「成交金額 30%[®] 第二按揭」安排

買方可向栢鋒投資有限公司或其介紹之其他公司（「介紹之第二承接人」）申請最高達成交金額之 30%[®] 或物業估價（由介紹之第二承接人釐定）之 30%[®]（以較低者為準）之第二按揭（「第二按揭」）。第一按揭加第二按揭之總貸款額合共不超過成交金額之 80%[®] 或物業估價之 80%[®]（以較低者為準）。第二按揭及其申請受以下條款及條件規限：

- 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
- 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
- 第二按揭首 24 個月的年利率以介紹之第二承接人引用之最優惠利率(P)減 2.25% (P-2.25%)計算。其後的年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承接人審批結果而定，栢鋒投資有限公司作為賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
- 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其它開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承接人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件、申請手續及服務收費。

第二按揭條款及批核條件僅供參考，介紹之第二承接人保留不時更改第二按揭條款及批核條件的權利。

不論介紹之第二承接人是否為賣方：(i)有關第一按揭及第二按揭之批核與否及按揭條款及條件以第一按揭銀行/財務機構及介紹之第二承接人之最終決定為準，與作為賣方之栢鋒投資有限公司無關，且於任何情況下栢鋒投資有限公司作為賣方均無需為此負責；及(ii)栢鋒投資有限公司作為賣方並無或不得被視為就第一按揭及第二按揭之按揭條款及條件以及申請之批核作出任何不論明示或隱含之陳述、承諾或保證。

[®] 須先從成交金額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及其它優惠的價值。

及/或

- (ii) 「成交金額 20%[®] 過渡性按揭」安排

買方可向栢鋒投資有限公司指定之財務機構（「指定之財務機構」）申請最高達成交金額 20%[®] 或物業估價（由指定之財務機構釐定）之 20%[®]（以較低者為準）的過渡性按揭（「過渡性按揭」）。過渡性按揭只可用於繳付所購住宅物業之部份成交金額餘款並只可由指定之財務機構根據買賣合約訂定的日期代買方直接繳付予賣方。過渡性按揭及其申請受以下條款及條件規限：

1. 買方可無須出示任何入息證明文件，但必須提供指定之財務機構要求之其它文件。
2. 買方必須以一個香港住宅物業(「現有物業」)之第一法定按揭作抵押。
3. 現有物業必須業權良好並沒有任何按揭或產權負擔及現有物業不屬於村屋、1970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。
4. 現有物業的業主必須為買方或買方的直系親屬(即：父母、配偶、子女或兄弟姊妹)。
5. 由指定之財務機構估算，現有物業的價值必須不低於所購住宅物業成交金額之 40%[®]，買方並須負責支付有關現有物業估價之一切費用。
6. 過渡性按揭年期必須不長於 24 個月。
7. 買方於按揭期首 12 個月只需就該過渡性按揭向指定之財務機構繳付利息，其後則須照常連本帶息供款。過渡性按揭年利率以指定之財務機構引用之最優惠利率(P)減 2.25% (P-2.25%)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終過渡性按揭利率以介紹之財務機構審批結果而定，栢鋒投資有限公司作為賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。詳情以相關交易文件條款為準。
8. 所有過渡性按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其它開支。買方並必須負責支付與辦理過渡性按揭有關之一切費用。

儘管符合上述要求，指定之財務機構保留權利不接受現有物業作為抵押品。

買方於決定選擇此安排前，請先向指定之財務機構查詢清楚過渡性按揭之按揭條款及條件、批核條件、申請手續及服務收費。

過渡性按揭條款及批核條件僅供參考，指定之財務機構保留不時更改過渡性按揭條款及批核條件的權利。

(i)有關第一按揭、第二按揭及過渡性按揭之批核與否及按揭條款及條件以第一按揭銀行/財務機構、第二按揭銀行/財務機構及指定之財務機構之最終決定為準，與賣方無關，且於任何情況下賣方均無需為此負責；及(ii)賣方並無或不得被視為就第一按揭、第二按揭及過渡性按揭之按揭條款及條件以及申請之批核作出任何不論明示或隱含之陳述、承諾或保證。

[®] 須先從成交金額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及其它優惠的價值。

(Only applicable to “Cash or Immediate Mortgage Payment I”)

(i) The arrangement of “second mortgage for 30% of Transaction Price[®]”

The Purchaser may apply to Bradford Investments Limited or any other company referred by the Vendor (the “**Referred Second Mortgagee**”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price[®] or 30% of the valuation of the property[®] (as determined by the Referred Second Mortgagee) (whichever is lower) (the “**Second Mortgage**”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price[®] or 80% of the valuation of the property[®] (whichever is lower). The Second Mortgage and its application are subject to the following terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/ financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 24 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/ financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions, application procedures and service charge(s) of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

Whether or not the Referred Second Mortgagee is the Vendor: (i) the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage are subject to the final decision of the first mortgagee bank/ financial institution and the Referred Second Mortgagee, and are not related to Bradford Investments Limited in its capacity as the Vendor (who shall under no circumstances be responsible therefor); and (ii) no representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect of the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage.

[®] The value of all cash rebates and other benefits made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price.

AND / OR

(ii) The arrangement of “bridging mortgage for 20% of Transaction Price[®]”

The Purchaser may apply to a financial institution designated by Bradford Investments Limited (the “**Designated Financial Institution**”) for bridging mortgage with a maximum amount equivalent to 20% of the Transaction Price[®] or 20% of the valuation of the property[®] (as determined by the Designated Financial Institution) (whichever is lower) (the “**Bridging Mortgage**”). The Bridging Mortgage shall only be used to pay part of the Transaction Price of the residential property purchased by the Purchaser and shall be directly paid by the Designated Financial Institution to the Vendor according to the respective dates stipulated in the agreement for sale and purchase. The Bridging Mortgage and its application are subject to the following terms and conditions:

1. The Purchaser may not be required to provide any income proof, but is required to provide other necessary documents upon request from the Designated Financial Institution.
2. The Bridging Mortgage shall be secured by a first legal mortgage over a Hong Kong residential property (the “**Existing Property**”).
3. The title to the Existing Property shall be good and the Existing Property shall not be subject to any mortgage or incumbrance. The Existing Property shall not be a village-type house, residential property in a single block with an Occupation Permit issued before 1970, property which is subject to alienation restriction or non-estate-type property situated on the outlying island.
4. The registered owner of the Existing Property must be the Purchaser or the immediate family members of the Purchaser (i.e. a parent, spouse, child or sibling of the Purchaser).
5. The valuation of the Existing Property as determined by the Designated Financial Institution must not be less than 40% of the Transaction Price[®] of the residential property purchased. All costs and other expenses incurred for the valuation of

Existing Property shall be paid by the Purchaser.

6. The maximum tenure of the Bridging Mortgage shall not exceed 24 months.
7. The Purchaser shall only pay interest of the Bridging Mortgage to the Designated Financial Institution in the first 12 months and shall repay the principal amount with interest as usual for the rest of the term of the Bridging Mortgage. The interest rate of the Bridging Mortgage shall be Prime Rate (P) quoted by the Designated Financial Institution minus 2.25% p.a. (P-2.25%). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final interest rate will be subject to final approval by the Designated Financial Institution. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect thereof.
8. All legal documents in relation to the Bridging Mortgage must be prepared by the solicitors' firm designated by the Vendor. All legal costs and other expenses incurred for the arrangement of Bridging Mortgage shall be paid by the Purchaser.

Despite compliance with the above requirements, the Designated Financial Institution reserves the rights not to accept the Existing Property as collateral.

The Purchaser is advised to enquire with the Designated Financial Institution on details of the terms and conditions of the mortgage, approval conditions, application procedures and service charge(s) of the Bridging Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Bridging Mortgage are for reference only, the Designated Financial Institution reserves the right to change the terms and conditions and approval conditions of the Bridging Mortgage from time to time as it sees fit.

(i) The terms and conditions and the approval of applications for the first mortgage, the second mortgage and the Bridging Mortgage are subject to the final decision of the first mortgagee bank/ financial institution, the second mortgagee bank/ financial institution and the Designated Financial Institution, and are not related to the Vendor (who shall under no circumstances be responsible therefor); and (ii) no representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect of the terms and conditions and the approval of applications for the first mortgage, the second mortgage and the Bridging Mortgage.

[®] The value of all cash rebates and other benefits made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price.

(c) (只適用於「現金或即時按揭付款二」)

(買方可於以下按揭安排 (4)(iii)(c)(i) 及按揭安排 (4)(iii)(c)(ii) 當中選擇其中一種。

選擇按揭安排 (4)(iii)(c)(ii)的買方可同時選擇按揭安排(4)(iii)(c)(ii)(a) 及按揭安排(4)(iii)(c)(ii)(b))

(i) 「成交金額 80%[®] 第一按揭」安排

買方可向栢鋒投資有限公司或其介紹之其他公司(「介紹之第一承按人」)申請最高達成交金額之 80%[®] 或物業估價(由介紹之第一承按人釐定)之 80%[®] (以較低者為準)之第一按揭(「第一按揭」)。第一按揭及其申請受以下條款及條件規限：

1. 買方須出示足夠文件證明第一按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第一按揭年期必須不長於 25 年。
3. 第一按揭首 24 個月之年利率以介紹之第一承按人引用之最優惠利率(P)減 2.25% (P-2.25%)計算。其後之年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第一承按人審批結果而定，栢鋒投資有限公司作為賣方並無就其作出，亦不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第一按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其它開支。

買方於決定選擇此安排前，請先向介紹之第一承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭之按揭條款及條件、批核條件、申請手續及服務收費。

第一按揭條款及批核條件僅供參考，介紹之第一承按人保留不時更改第一按揭條款及批核條件的權利。

不論介紹之第一承按人是否為賣方：(i)有關第一按揭之批核與否及按揭條款及條件以介紹之第一承按人之最終決定為準，與作為賣方之栢鋒投資有限公司無關，且於任何情況下栢鋒投資有限公司作為賣方均無需為此負責；及(ii)栢鋒投資有限公司作為賣方並無或不得被視為就第一按揭之按揭條款及條件以及申請之批核作出任何不論明示或隱含之陳述、承諾或保證。

[®] 須先從成交金額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及其它優惠的價值。

(ii) (a) 「成交金額 30%[®] 第二按揭」安排

買方可向栢鋒投資有限公司或其介紹之其他公司(「介紹之第二承按人」)申請最高達成交金額之 30%[®] 或物業估價(由介紹之第二承按人釐定)之 30%[®] (以較低者為準)之第二按揭(「第二按揭」)。第一按揭加第二按揭之總貸款額合共不超過成交金額之 80%[®] 或物業估價之 80%[®] (以較低者為準)。第二按揭及其申請受以下條款及條件規限：

1. 買方須先確定第一按揭銀行/財務機構同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額不超過其每月總入息之一半。
2. 第二按揭年期必須不長於第一按揭年期或 25 年，以較短年期為準。
3. 第二按揭首 24 個月之年利率以介紹之第二承按人引用之最優惠利率(P)減 2.25% (P-2.25%)計算。其後之年利率以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5%。最終按揭利率以介紹之第二承按人審批結果而定，栢鋒投資有限公司作為賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其它開支。

買方於決定選擇此安排前，請先向第一按揭銀行/財務機構及介紹之第二承按人之服務代理公司 Padraic Finance Limited 查詢清楚第一按揭及第二按揭之按揭條款及條件、批核條件、申請手續及服務收費。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

不論介紹之第二承按人是否為賣方：(i)有關第一按揭及第二按揭之批核與否及按揭條款及條件以第一按揭銀行/財務機構及介紹之第二承按人之最終決定為準，與作為賣方之栢鋒投資有限公司無關，且於任何情況下栢鋒投資有限公司作為賣方均無需為此負責；及(ii)栢鋒投資有限公司作為賣方並無或不得被視為就第一按揭及第二按揭之按揭條款及條件以及申請之批核作出任何不論明示或隱含之陳述、承諾或保證。

® 須先從成交金額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及其它優惠的價值。

及/或

(b) 「成交金額 20%® 過渡性按揭」安排

買方可向栢鋒投資有限公司指定之財務機構（「**指定之財務機構**」）申請最高達成交金額 20%® 或物業估價（由指定之財務機構釐定）之 20%®（以較低者為準）的過渡性按揭（「**過渡性按揭**」）。過渡性按揭只可用於繳付所購住宅物業之部份成交金額餘款並只可由指定之財務機構根據買賣合約訂定的日期代買方直接繳付予賣方。過渡性按揭及其申請受以下條款及條件規限：

1. 買方可無須出示任何入息證明文件，但必須提供指定之財務機構要求之其它文件。
2. 買方必須以一個香港住宅物業（「**現有物業**」）之第一法定按揭作抵押。
3. 現有物業必須業權良好並沒有任何按揭或產權負擔及現有物業不屬於村屋、1970 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。
4. 現有物業的業主必須為買方或買方的直系親屬（即：父母、配偶、子女或兄弟姊妹）。
5. 由指定之財務機構估算，現有物業的價值必須不低於所購住宅物業成交金額之 40%®，買方並須負責支付有關現有物業估價之一切費用。
6. 過渡性按揭年期必須不長於 24 個月。
7. 買方於按揭期首 12 個月只需就該過渡性按揭向指定之財務機構繳付利息，其後則須照常連本帶息供款。過渡性按揭年利率以指定之財務機構引用之最優惠利率(P)減 2.25% (P-2.25%)計算。P 為浮動利率，於本價單日期，P 為每年 5%。最終過渡性按揭利率以介紹之財務機構審批結果而定，栢鋒投資有限公司作為賣方並無就其作出，或不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。詳情以相關交易文件條款作準。
8. 所有過渡性按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關律師費用及其它開支。買方並必須負責支付與辦理過渡性按揭有關之一切費用。

儘管符合上述要求，指定之財務機構保留權利不接受現有物業作為抵押品。

買方於決定選擇此安排前，請先向指定之財務機構查詢清楚過渡性按揭之按揭條款及條件、批核條件、申請手續及服務收費。

過渡性按揭條款及批核條件僅供參考，指定之財務機構保留不時更改過渡性按揭條款及批核條件的權利。

(i)有關第一按揭、第二按揭及過渡性按揭之批核與否及按揭條款及條件以第一按揭銀行/財務機構、第二按揭銀行/財務機構及指定之財務機構之最終決定為準，與賣方無關，且於任何情況下賣方均無需為此負責；及(ii)賣方並無或不得被視為就第一按揭、第二按揭及過渡性按揭之按揭條款及條件以及申請之批核作出任何不論明示或隱含之陳述、承諾或保證。

® 須先從成交金額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及其它優惠的價值。

(Only applicable to “Cash or Immediate Mortgage Payment II”)

(Purchaser can only choose either one of the mortgage arrangements between mortgage arrangement (4)(iii)(c)(i) and mortgage arrangement (4)(iii)(c)(ii) below.

Purchaser choosing the mortgage arrangement (4)(iii)(c)(ii) may choose both mortgage arrangement (4)(iii)(c)(ii)(a) and mortgage arrangement (4)(iii)(c)(ii)(b) at the same time.)

(i) The arrangement of “first mortgage for 80% of Transaction Price®”

The Purchaser may apply to Bradford Investments Limited or any other company referred by the Vendor (the “**Referred First Mortgagee**”) for first mortgage with a maximum loan amount equivalent to 80% of the Transaction Price® or 80% of the valuation of the property® (as determined by the Referred First Mortgagee) (whichever is lower) (the “**First Mortgage**”). The First Mortgage and its application are subject to the following terms and conditions:

1. The Purchaser shall provide sufficient documents to prove that the total amount of monthly installment of the First Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the First Mortgage shall not exceed 25 years.
3. The interest rate of the first 24 months of the First Mortgage shall be Prime Rate (P) quoted by the Referred First Mortgagee minus 2.25% (P-2.25%). The interest rate for the rest of the term of the First Mortgage shall be Prime Rate (P). P is

subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred First Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect thereof.

4. All legal documents in relation to the First Mortgage must be prepared by the solicitors' firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with Padraic Finance Limited, the service agency of the Referred First Mortgagee on details of the terms and conditions of the mortgage, approval conditions, application procedures and service charge(s) of the First Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the First Mortgage are for reference only, the Referred First Mortgagee reserves the right to change the terms and conditions and approval conditions of the First Mortgage from time to time as it sees fit.

Whether or not the Referred First Mortgagee is the Vendor: (i) the terms and conditions and the approval of applications for the First Mortgage are subject to the final decision of the Referred First Mortgagee, and are not related to Bradford Investments Limited in its capacity as the Vendor (who shall under no circumstances be responsible therefor); and (ii) no representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect of the terms and conditions and the approval of applications for the First Mortgage.

[@] The value of all cash rebates and other benefits made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price.

(ii) (a) **The arrangement of “second mortgage for 30% of Transaction Price[®]”**

The Purchaser may apply to Bradford Investments Limited or any other company referred by the Vendor (the “**Referred Second Mortgagee**”) for second mortgage with a maximum loan amount equivalent to 30% of the Transaction Price[®] or 30% of the valuation of the property[®] (as determined by the Referred Second Mortgagee) (whichever is lower) (the “**Second Mortgage**”). The total loan amount of the first mortgage and the Second Mortgage shall not exceed 80% of the Transaction Price[®] or 80% of the valuation of the property[®] (whichever is lower). The Second Mortgage and its application are subject to the following terms and conditions:

1. The Purchaser shall ensure that the first mortgagee bank/ financial institution consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the total amount of monthly installment of the first mortgage, the Second Mortgage and any other loan does not exceed 50% of the Purchaser’s total monthly income.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 25 years, whichever is shorter.
3. The interest rate of the first 24 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2.25% (P-2.25%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred shall be paid by the Purchaser.

The Purchaser is advised to enquire with the first mortgagee bank/ financial institution and Padraic Finance Limited, the service agency of the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions, application procedures and service charge(s) of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions and approval conditions of the Second Mortgage from time to time as it sees fit.

Whether or not the Referred Second Mortgagee is the Vendor: (i) the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage are subject to the final decision of the first mortgagee bank/ financial institution and the Referred Second Mortgagee, and are not related to Bradford Investments Limited in its capacity as the Vendor (who shall under no circumstances be responsible therefor); and (ii) no representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect of the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage.

[®] The value of all cash rebates and other benefits made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price.

AND/ OR

(b) **The arrangement of “bridging mortgage for 20% of Transaction Price[®]”**

The Purchaser may apply to a financial institution designated by Bradford Investments Limited (the “**Designated Financial Institution**”) for bridging mortgage with a maximum amount equivalent to 20% of the Transaction Price[®] or 20% of the valuation of the property[®] (as determined by the Designated Financial Institution) (whichever is lower) (the “**Bridging Mortgage**”). The Bridging Mortgage shall only be used to pay part of the Transaction Price of the residential property purchased by the Purchaser and shall be directly paid by the Designated Financial Institution to the Vendor according to the respective dates stipulated in the agreement for sale and purchase. The Bridging Mortgage and its application are subject to the following terms and conditions:

1. The Purchaser may not be required to provide any income proof, but is required to provide other necessary documents upon request from the Designated Financial Institution.
2. The Bridging Mortgage shall be secured by a first legal mortgage over a Hong Kong residential property (the “**Existing Property**”).
3. The title to the Existing Property shall be good and the Existing Property shall not be subject to any mortgage or incumbrance. The Existing Property shall not be a village-type house, residential property in a single block with an Occupation Permit issued before 1970, property which is subject to alienation restriction or non-estate-type property situated on the outlying island.
4. The registered owner of the Existing Property must be the Purchaser or the immediate family members of the Purchaser (i.e. a parent, spouse, child or sibling of the Purchaser).
5. The valuation of the Existing Property as determined by the Designated Financial Institution must not be less than 40% of the Transaction Price[®] of the residential property purchased. All costs and other expense incurred for the valuation of Existing Property shall be paid by the Purchaser.
6. The maximum tenure of the Bridging Mortgage shall not exceed 24 months.
7. The Purchaser shall only pay interest of the Bridging Mortgage to the Designated Financial Institution in the first 12 months and shall repay the principal amount with interest as usual for the rest of the term of the Bridging Mortgage. The interest rate of the Bridging Mortgage shall be Prime Rate (P) quoted by the Designated Financial Institution minus 2.25% p.a. (P-2.25%). P is subject to fluctuation. P as at the date of this price list is 5% per annum. The final interest rate will be subject to final approval by the Designated Financial Institution. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Bradford Investments Limited in its capacity as the Vendor in respect thereof.
8. All legal documents in relation to the Bridging Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All legal costs and other expenses incurred for the arrangement of Bridging Mortgage shall be paid by the Purchaser.

Despite compliance with the above requirements, the Designated Financial Institution reserves the rights not to accept the Existing Property as collateral.

The Purchaser is advised to enquire with the Designated Financial Institution on details of the terms and conditions of the mortgage, approval conditions, application procedures and service charge(s) of the Bridging Mortgage before choosing this arrangement.

The terms and conditions and approval conditions of the Bridging Mortgage are for reference only, the Designated Financial Institution reserves the right to change the terms and conditions and approval conditions of the Bridging Mortgage from time to time as it sees fit.

(i) The terms and conditions and the approval of applications for the first mortgage, the second mortgage and the Bridging Mortgage are subject to the final decision of the first mortgagee bank/ financial institution, the second mortgagee bank/ financial institution and the Designated Financial Institution, and are not related to the Vendor (who shall under no circumstances be responsible therefor); and (ii) no representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect of the terms and conditions and the approval of applications for the first mortgage, the second mortgage and the Bridging Mortgage.

[®] The value of all cash rebates and other benefits made available to the Purchaser in connection with the purchase of a residential property will be deducted from the Transaction Price.

(d) 「提早付清餘款現金回贈」優惠 (只適用於「720 長成交期」付款計劃)

如買方提前於簽署臨時買賣合約後(1) 第 180 天# 或 (2) 180 天後但 360 天內# 或 (3) 360 天後但 450 天內# 付清成交金額餘款，可分別獲賣方送出 (1) 成交金額 2.5% 之現金回贈；或 (2) 成交金額 1.5% 之現金回贈；或 (3) 成交金額 0.5% 之現金回贈。詳情以相關交易文件條款為準。

以賣方代表律師實際收到款項日期計算

“Cash Rebate for Early Settlement” Benefit (Only applicable to “720 Long Completion” Payment)

A cash rebate of (1) 2.5% of Transaction Price; (2) 1.5% of Transaction Price; or (3) 0.5% of Transaction Price will be provided to the Purchaser if the Purchaser settles the balance of the Transaction Price (1) on the 180th day#; or (2) after 180 days but within 360 days#; or (3) after 360 days but within 450 days# after signing the preliminary agreement for sale and purchase respectively. Subject to the terms and conditions of the relevant transaction documents.

subject to the actual date of payment(s) received by Vendor's solicitors

4)(iv) 誰人負責支付買賣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:

- (a) 如買方選用賣方指定之代表律師作為買方之代表律師同時處理其買賣合約、按揭及轉讓契等法律文件，賣方同意為買方支付買賣合約及轉讓契兩項法律文件之律師費用。如買方選擇另聘代表律師作為買方之代表律師處理其買賣合約、按揭及轉讓契等法律文件，買方及賣方須各自負責有關買賣合約及其他轉讓契兩項法律文件之律師費用。
If the purchaser appoints the Vendor's solicitors to act on his/her behalf in respect of all legal documents in relation to the purchase, the Vendor agrees to bear the legal cost of the agreement for sale and purchase and the assignment. If the purchaser chooses to instruct his own solicitors to act for him in relation to the purchase, each of the Vendor and purchaser shall pay his own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.
- (b) 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契的印花稅(包括但不限於任何買方提名書或轉售(如有)的印花稅、「額外印花稅」(按《印花稅條例》所定義)、買家印花稅(按《印花稅條例》所定義)及任何與過期繳付任何印花稅有關的罰款、利息及附加費等)。
All stamp duties on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment (including without limitation any stamp duty on, if any, nomination or sub-sale, any "special stamp duty" defined in the Stamp Duty Ordinance, any "buyer's stamp duty" defined in the Stamp Duty Ordinance and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the purchasers.

4)(v) 買方須為就買賣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:

有關其他法律文件之律師費如：附加合約、買方提名書、有關樓宇交易之地契、大廈公契及其他樓契之核證費、查冊費、註冊費、圖則費及其他實際支出等等，均由買方負責，一切有關按揭及其他費用均由買方負責。

All legal costs and charges in relation to other legal documents such as supplemental agreement, nomination, certifying fee for Government Lease, deed of mutual covenant and all other title documents, search fee, registration fee, plan fee and all other disbursements shall be borne by the Purchaser. The Purchaser shall also pay and bear the legal costs and disbursements in respect of any mortgage.

- 5) 賣方已委任地產代理在發展項目中的指明住宅物業的出售過程中行事：
The Vendor has appointed estate agents to act in the sale of any specified residential property in the Development:

賣方委任的代理：
Agent appointed by the Vendor:

長江實業地產發展有限公司
Cheung Kong Property Development Limited

長江實業地產發展有限公司委任的次代理：
Sub-agents appointed by Cheung Kong Property Development Limited:

中原地產代理有限公司 Centaline Property Agency 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
香港置業(地產代理)有限公司 Hong Kong Property Services (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
云房網絡(香港)代理有限公司 Qfang Network (Hongkong) Agency Limited

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

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

- 6) 賣方就發展項目指定的互聯網網站的網址為: **www.thezumurud.com.hk**
The address of the website designated by the vendor for the Development is: **www.thezumurud.com.hk**