

Hong Kong Housing Authority 'Sale of Home Ownership Scheme Flats 2022' (HOS 2022)
and Hong Kong Housing Society 'Subsidised Sale Flats Project' (HS SSF)
Application Guide for White Form Applicants

Before filling in the application form, applicants should read carefully this Application Guide for White Form Applicants [Application Guide for HOS 2022 and HS SSF (White Form)] to understand the eligibility criteria and regulations, and must fill in and sign the application form in accordance with the requirements of the Application Guide. Once the applicants submit the application form, they understand the application requirements and agree to comply with the relevant regulations.

Each person can only be listed in one application form of this sale exercise (either online application/ paper application for White Form or Green Form), otherwise it will be regarded as duplicate applications. **Any duplicate application will render all applications null and void**, and the application fee paid is non-refundable and non-transferrable under any circumstances. When completing the application form, please make reference to paragraph 7 of this Application Guide and the template at Annex C. For those who had received housing subsidies before, please refer to paragraph 3 of this Application Guide for HOS 2022 and HS SSF (White Form). After submitting the application form, please keep this Application Guide for HOS 2022 and HS SSF (White Form) for future reference.

White Application Form (White Form) for HOS 2022 and HS SSF is for the use by the following applicants only:

- (a) Households living in private housing;
- (b) Family member(s) of households living in public rental housing (PRH) units under the Hong Kong Housing Authority (HA) or Rental Estates under the Hong Kong Housing Society (HS), or any subsidised housing scheme units; and
- (c) On the closing date of application for this Scheme, flat owners and all their authorised family member(s) under the Tenants Purchase Scheme (TPS) within 10 years from the date of Assignment for the purchase of their TPS flats from the HA must apply as a whole (Only applicable to the purchase of HOS flats of the HA, not applicable to the purchase of SSF of the HS).

Applicants may choose either one of the following ways to submit application:

- (a) **Online application:** applicants should complete the online application form and pay the application fee of HK\$250 by a valid credit card (VISA, MasterCard, JCB or UnionPay) of the applicant or another person through the HA website: www.housingauthority.gov.hk/hos/2022. For details, please refer to the said website; or
- (b) **By post/by hand:** applicants should submit the original copy of the completed application form, together with copies of their Hong Kong Identity Card (HKIC) or Hong Kong Birth Certificate (for persons aged below 11) of the applicant and/ or his/ her family member(s) listed in the application form and a crossed cheque or cashier's order for payment of application fee (HK\$250). Other means of payment (such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheques) will not be accepted.

Applicants can only submit application through either one of the above ways. If an online application is successfully submitted, the applicant and/ or his/ her family member(s) listed in the application form should not submit the application form again by post or by hand, or vice versa. Each person can only be listed in one application form of this sale exercise, otherwise it will be regarded as duplicate applications. Any duplicate application, no matter online/ paper application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances.

Proofs for income, asset value and family member's relationship are NOT required to be submitted at the time of submitting the application form, but please keep details of your income and breakdown of assets to substantiate your declared income and assets for the HA's further vetting in future if required. For applicants who have submitted their application through online submission, the HA will request them to submit copies of identity document if necessary. The HA will, according to the random order generated by computer from ballot result, notify the applicant who has higher priority in writing to submit an "Income and Asset Declaration Form" within a specified period. The applicant and family member(s) listed in the application form have to declare detailed income and assets and submit relevant supporting documents for detailed vetting.

1. Application Category

- (a) One-person applicants (Note 1 and Note 2).

Note 1: One-person applicant includes: unmarried person, divorcee (have obtained Court Order of Divorce), widow/ widower, married person whose spouse does not have the right to land in Hong Kong and married person with marriage certificate issued after the closing date of application. If a one-person female applicant has been pregnant for 16 weeks on the closing date of application, the unborn child will be counted as a member of the household and the application will be regarded as family category provided that a valid medical certificate specifying the period of pregnancy shall be submitted upon the request of the HA.

Note 2: The applicant and all family members must be residing in Hong Kong and have the right to land in Hong Kong without being subject to any conditions of stay (except for conditions concerning the limit of stay). **Family members who do not have the right to land in Hong Kong should not be included in the application.**

(b) Family applicants (i.e. a composition of two or more persons) (Note 2). If applying as a family, the relationship between the applicant and family members should belong to one of the following categories :

(i) **Nuclear Families**

- (1) husband and wife (with marriage certificate issued on or before the closing date of application);
- (2) parent(s) and child(ren) (including step child(ren) or adopted child(ren), supporting documents should be submitted upon the request of the HA) (Note 3); and
- (3) both grandparents and grandchild(ren) are included in the application with either one of the grandparents as the applicant, they will be regarded as nuclear families.

(ii) **Non-nuclear Families**

- (4) grandparent and grandchild(ren) are non-nuclear families but they will be regarded as nuclear families if supporting documents can be provided to prove that the parents of the grandchild(ren) are deceased; and
- (5) other relatives.

2. Eligibility Criteria

2.1 **The applicant must be at least 18 years old and must become the owner of the flat purchased, and must have lived in Hong Kong for at least seven years on the closing date of application. The applicant and his/ her family member(s) listed in the application form are not subject to any conditions of stay in Hong Kong (except the condition on the limit of stay). Person(s) not having the right to land in Hong Kong cannot be included in the application form (Note 2).**

2.2 **From submission of the application form up to the date of signing the Agreement for Sale and Purchase (ASP) for the purchase of a HOS flat of the HA or the Preliminary Agreement for Sale and Purchase (PASP) for the purchase of a SSF of the HS, the total monthly household income and total net household asset value and family status of the applicant and the family member(s) listed in the application must meet the eligibility criteria of the application.** Those who are found ineligible will have their applications cancelled immediately, and the application fee paid is non-refundable and non-transferable.

2.3 **Each person (regardless of applicant or family member(s)) can only be listed in one application form under this scheme (either online/ paper application for White Form or Green Form), otherwise it will be regarded as duplicate application.** If applicants and his/ her family member(s) or a married couple submits separate applications, the applications will also be regarded as duplicate application. **Any duplicate applications, no matter online/paper application will render all applications null and void, and application fee paid is non-refundable and non-transferrable under any circumstances.**

2.4 **If the applicant and/ or the family member(s) listed in the application form is/ are married, his/ her/ their spouse(s) must be included in the same application form.** Otherwise, the HA may cancel all the related applications. If there are supporting documents to prove that they are divorced or the spouses do not have the right to land in Hong Kong (Note 2) or the spouses deceased, the applications may not be cancelled. To prove that the spouses are divorced, the divorcee must present the certificate of making **Decree Nisi Absolute (Divorce)** and the date of divorce must be on or before the closing date of application, otherwise their spouses must be included in the same application form. Failure to do so may render the HA to cancel all the related applications. **If the applications are cancelled, the application fee paid will not be refunded and cannot be transferred.**

2.5 If there is any family member under 18 years old, his/ her parent(s) or legal guardian must also be included in the same application form (Note 3).

2.6 The total monthly household income and the total net household asset value in respect of the applicant and his/ her family members should meet the limits (please refer to Annex A of the Application Guide for HOS 2022 and HS SSF (White Form) concerning the calculation method of the income and assets, and the supporting documents to be submitted) as follows :

Household size	Total monthly household income limit (HK\$) (Note 4)	Total net household asset value limit (HK\$)
1 person	33,000	925,000
2 persons or above	66,000	1,850,000

2.7 Neither the applicant nor any member of the family listed in the application form has, during the period from 24 months

Note 3: Divorcee/legal guardian must be granted the custody of the family member under 18 years old by court. For joint custody order, the physical care and control of the underaged member have to be granted. For divorced applicants applying with child(ren) under the age of 18, a copy of the court order for the custody of children (issued on or before the closing date of application) is required. For unmarried applicants applying with child(ren) under the age of 18, mother is required to submit a declaration for the arrangement for the custody of children; father is required to submit a copy of the court order for the custody of children (issued on or before the closing date of application). For deceased spouse, a copy of the marriage certificate and death certificate are required.

Note 4: Contributions under the Mandatory Provident Fund (MPF) Scheme or Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement scheme(s) are deductible from a household's income for the purpose of vetting the applicant's eligibility. (At the statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less, all contributions other than mandatory contributions are voluntary and thus cannot be deducted)

preceding the closing date for submitting the application and up to the time of purchase of signing the ASP (for the purchase of a HOS flat of the HA) or the PASP (for the purchase of a SSF of the HS) for a flat under the current sale exercise :

- (a) owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
- (b) entered into any agreement (including preliminary agreement) to purchase any domestic property in Hong Kong; or
- (c) owned more than 50% of the shares in a company which directly or through a subsidiary company owned any domestic property in Hong Kong; or
- (d) been a beneficiary of the estate of any deceased person which includes any domestic property or land in Hong Kong; or
- (e) assigned any domestic properties in Hong Kong or any interest in such properties in Hong Kong (the date of assignment means the date of execution of the Deed of Assignment); or
- (f) withdrawn from any company which owned any domestic property in Hong Kong in which the applicant/ family member owned more than 50% of the shares.

Domestic properties include any domestic property, uncompleted private domestic property, rooftop structures approved by the Buildings Authority, domestic building lots and small house grants approved by the Lands Department in Hong Kong.

- 2.8 For divorced applicants applying with child(ren) under the age of 18, a copy of the court order for the custody of children (issued on or before the closing date of application) is required. For unmarried applicants applying with child(ren) under the age of 18, the mother is required to submit a declaration for the arrangement for the custody of children; the father is required to submit a copy of the court order for the custody of children (issued on or before the closing date of application). For deceased spouse, a copy of the marriage certificate and death certificate are required.
- 2.9 No member of the family and the applicant has received housing subsidies described in paragraph 3 below.
- 2.10 Applicants who were unsuccessful in previous applications for subsidised housing schemes under the HA, the HS or Urban Renewal Authority (URA) may apply, provided that they meet the eligibility criteria.
- 2.11 Should PRH applicants also apply for the current sale exercise, during the application period, their PRH applications will not be affected.
- 2.12 On the closing date of application for this Scheme, flat owners and all their authorised family members (Note 5) under the HA's TPS for less than 10 years (from the date of Assignment of his/ her TPS flat with the HA) can apply for the purchase of a flat under the current sale exercise (only applicable to the purchase of HOS flats of the HA, not applicable to the purchase of SSF of the HS), with no restriction on income and net asset limits and domestic property ownership but subject to the following conditions :
- (a) Flat owners and all authorised family member(s) under the TPS flats must apply as a whole: The applicant can be the owner/ joint-owner/ family member of the relevant TPS flat.
 - (b) The purchase of a flat under the current sale exercise is conditional upon the owner(s) being able to complete the formalities for execution of the deed of assignment of the TPS flat currently owned and occupied within three months from the date of signing the ASP for the purchase of a HOS flat, or within the one-off extension of three months as may be granted by the HA before attending the formalities for the completion of the sale and purchase and paying the balance of the purchase price of the HOS flat purchased. In case the formalities for execution of the deed of assignment of the TPS flat could not be completed after a lapse of three months or within such extended period as granted by the HA, the respective ASP shall be null and void and the deposit paid for purchasing the HOS flat will be refunded without interest after deduction of administrative and legal charges by the HA. The HA may re-sell the HOS flat to other applicants. **Please note: the applicant and his/ her family member(s) shall be responsible for any expenses incurred from the sale of the TPS flat. They shall arrange accommodation on their own during the period from the completion of the sale of the TPS flat that they are occupying to the intake of the HOS flat purchased by them. The HA and the Housing Department (HD) shall not be held responsible for any expenses or loss so incurred.**
 - (c) Even if the applicant or the family member(s) listed in the application own(s) two TPS flats, only one flat under this sale exercise may be purchased. Upon successful purchase of a flat, they must sell both of their TPS flats in compliance with paragraph 2.12(b) within the specified period.

3. Ineligible Applicants

- 3.1 Those who have purchased a flat or have obtained a loan or subsidies under the following subsidised home ownership schemes, as well as their spouses (including the spouses of purchasers and loan/ subsidies receivers who were unmarried at that time). Even if the relevant owner/ borrower has sold the flat or repaid the loan, he/ she, as well as his/ her spouse, are not eligible to apply :

Note 5: Owners and all authorised family member(s) of TPS flats are allowed to apply for purchase of HOS flats by using White Form within ten years from the date of assignment from the HA. This arrangement only applies to owners (and all authorised family member(s) of TPS flats) who obtained ownership of the TPS flats by virtue of their previous status as sitting tenants of the relevant TPS flats. This arrangement does not apply to those owners of TPS flats, the ownership of which were obtained by virtue of their Green Form status through previous restricted sale exercises of vacant TPS flats or resale in HOS Secondary Market or open market or GSH and HOS Sales Scheme.

- (a) Home Ownership Scheme (HOS);
 - (b) Private Sector Participation Scheme (PSPS);
 - (c) Green Form Subsidised Home Ownership Pilot Scheme / Green Form Subsidised Home Ownership Scheme (GSH);
 - (d) Middle Income Housing Scheme (MIHS) (Melody Garden);
 - (e) Mortgage Subsidy Scheme (MSS);
 - (f) Buy or Rent Option (BRO);
 - (g) HOS Secondary Market Scheme (SMS)/ Interim Scheme (2013 & 2015)/ White Form Secondary Market Scheme (WSM);
 - (h) Home Purchase Loan Scheme (HPLS)/ Home Assistance Loan Scheme (HALS);
 - (i) Tenants Purchase Scheme (TPS) (For those who have purchased a flat under TPS within 10 years, please refer to paragraph 2.12 above);
 - (j) any subsidised housing schemes administered by the HS (including Flat-for-Sale Scheme (FFSS), FFSS Secondary Market Scheme, Sandwich Class Housing Scheme and loan/ subsidies under any subsidised housing schemes); and
 - (k) any subsidised housing schemes administered by the URA.
- 3.2 Within two years after the date of execution of the Deed of Assignment for the purchase of a flat under paragraph 3.1, the crucial members (Note 6) of 2-person families are not eligible to apply (unless they get married or are permitted to receive the housing benefits provided by their employers). Other family members will not be bound by this restriction provided that they meet the eligibility criteria.
- 3.3 Member of the Civil Servants' Co-operative Building Society or any housing scheme of a similar nature or a lessee under any Government Built Housing Scheme.
- 3.4 Kowloon Walled City clearerees who have received the Government compensation set at HOS price level and their spouses listed on the clearance register (including the spouses of clearerees who were unmarried at the time of receiving the compensation).
- 3.5 Clearerees who had opted to receive cash allowance/ ex-gratia payment granted by the HD/ HS/ URA / Lands Department in lieu of any form of PRH, are not allowed to apply within two years after the date of receipt of the allowance/ ex-gratia payment.
- 3.6 Qualified households affected by land resumption and clearance required under the Hong Kong section of Guangzhou-Shenzhen-Hong Kong Express Rail Link project and the Liantang/ Heung Yuen Wai Boundary Control Point and Associated Works, who had chosen the "ex-gratia cash allowance-only" option shall not apply within three years after the receipt of the allowance.
- 3.7 **The HA reserves the right to reject applications after scrutiny, and the application fees will not be refunded.**

4. Priority Scheme for Families with Elderly Members

White Form **nuclear families** (please refer to paragraph 1(b)) with at least one elderly member aged 60 or above will have priority in flat selection above other White Form nuclear families if they opt to join the 'Priority Scheme for Families with Elderly Members'. In addition to the eligibility criteria for ordinary White Form applicants, they have to comply with the following requirements :

- 4.1 The elderly member must have reached the age of 60 on the closing date of application.
- 4.2 At least one elderly member must become an owner or a joint owner of the purchased flat. He/ She should have the mental capacity (if necessary, the HA and the HS may require the elderly member to provide a recent medical proof) to understand the nature and effect of all application documents relating to this sale exercise and legal documents, such as ASP /PASP /Deed of Assignment and so on, which he/ she signs.
- 4.3 If the elderly member is married, his/ her spouse must also be included in the same application unless supporting documents are submitted to prove that they are legally divorced, or the spouse does not have the right to land in Hong Kong (Note 2) or deceased. To prove that the spouses are divorced, the divorcee must present the certificate of making **Decree Nisi Absolute (Divorce)** and the date of divorce must be on or before the closing date of application, otherwise their spouse must be included in the same application form. Failure to do so may render the HA to cancel all the related applications. **If the applications are cancelled, the application fee paid will not be refunded and cannot be transferred.**
- 4.4 The applicant and family member(s) listed in the application form are willing to live together with the elderly member in the purchased flat. At least one family member listed in the application form must live in the purchased flat with the elderly member.
- 4.5 Except for permanent departure, death or other compassionate reasons recommended by the Director of Social Welfare, the name of the elderly member cannot be deleted from the record of owners kept by the HD and the HS in future.

Note 6: A crucial member is a member, other than the owner, included in an application form to fulfill the eligibility criteria of the minimum number of two qualified persons for family.

5. Applying for Other Subsidised Housing Schemes at the Same Time

Should the applicant and/ or other family member(s) listed in the application form :

- 5.1 also apply for other subsidised housing schemes and more than one applications are successful, they can only opt for one of the schemes and all other application(s) has/ have to be cancelled.
- 5.2 **successfully purchased a flat under other subsidised housing schemes, their application under HOS 2022 and HS SSF will be cancelled immediately. Even if they have cancelled the ASP of a HOS flat of the HA or the PASP of a SSF of the HS of that flat, their eligibility for purchasing a flat under HOS 2022 and HS SSF cannot be reverted.**
- 5.3 successfully acquired a flat under other subsidised housing schemes by **individual family member(s)** and who become owner(s) or member(s) of the acquired flat, he/ she/ they is/ are required to delete his/ her/ their name(s) from the application under this sale exercise. Accordingly, the HA will re-assess the eligibility of applicants under the application and the priority for flat selection. If the deletion results in a change of the application category from family applicant to one-person applicant, income and asset limits, and the order of priority for flat selection will be based on the arrangements for one-person applicants.
- 5.4 successfully acquire a flat under this sale exercise through the signing of an ASP of a HOS flat of the HA or a PASP of a SSF of the HS, the application(s) for PRH (including Interim Housing (IH)) from the applicant and all other family member(s) listed in the application form will be cancelled and no PRH flat (including IH) will be allocated.

6. Obtaining the Application Form

- 6.1 Application Form, Application Guide for HOS 2022 and HS SSF (White Form), Sales Booklet(s)/ Sales Leaflet(s) for HOS flats under this sale exercise can be obtained within application period at the following venues (during office hours of respective offices) or downloaded from the HA/HD website :
 - (a) The Office of HA's HOS Sales Unit (HOS Sales Unit) (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon)(near Exit A, Lok Fu MTR station);
 - (b) The Office of HA's Green Form Subsidised Home Ownership Scheme Sales Unit (Address: 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong, Kowloon)(the nearest MTR Exit: B3 Kwun Tong MTR station);
 - (c) Estate Offices and District Tenancy Management Offices of the HA;
 - (d) Rental Estate Offices of the HS;
 - (e) Home Affairs Enquiry Centres of the Home Affairs Department; and
 - (f) HA/HD Website : www.housingauthority.gov.hk/hos/2022
- 6.2 During the application period, promotion leaflets of Greenhill Villa, Mount Verdant and Terrace Concerto will also be provided at venues (a) to (e) of paragraph 6.1 above. Sales Brochures and Price Lists of Greenhill Villa, Mount Verdant and Terrace Concerto of the HS can be obtained at the following venues during office hours or downloaded from the following websites :
 - (a) HKHS Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong);
 - (b) HOS Sales Unit;
 - (c) Greenhill Villa website : www.greenhillvilla.com.hk;
 - (d) Mount Verdant website : www.mountverdant.hkhs.com; and
 - (e) Terrace Concerto website : www.terraceconcerto.hkhs.com

7. Guidelines on Completing the Application Form

- 7.1 Applicants should fill in the application form in English block letters and Chinese (if applicable) with a black or blue ball pen (**erasable ball pen should not be used**). **Applicants and relevant family member(s) should sign against amendments, if any. No correction materials such as correction fluid or tapes for obliteration should be used.**
- 7.2 Please refer to Annex A of the Application Guide for HOS 2022 and HS SSF (White Form) for calculation methods of income and net asset value, and documents required (not applicable to flat owners under TPS).

8. Payment of Application Fees

- 8.1 The application fee is **HK\$250**.
- 8.2 For online application, applicants are required to pay the application fee by a valid credit card (VISA, MasterCard, JCB or UnionPay) of the applicant or another person online.
- 8.3 For application by post/ by hand, applicants are required to pay the application fee at the time of submitting the application form under the Scheme by a crossed cheque (**the cheque can be issued by applicants or other persons**) or cashier's order.
- 8.4 **If applying for White Form Secondary Market Scheme 2022 (WSM 2022) at the same time, the application fee is HK\$460 in total.**
- 8.5 The cheque or cashier's order should be made payable to **"HONG KONG HOUSING AUTHORITY"**. **The HKIC**

number and contact telephone number of the applicant should be written at the back of the cheque or cashier's order. Please make reference to Annex C (Template) of this Application Guide for HOS 2022 and HS SSF (White Form).

- 8.6 **Payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheque will not be accepted. Application fee paid is non-refundable and non-transferrable. If the cheque or cashier's order is dishonoured for whatever reason, the application will be cancelled automatically.**

9. Submission of Application Form

- 9.1 The application period is from 25 February 2022 to 24 March 2022. The closing time is 7 p.m. on 24 March 2022. Applications submitted before or after the application period will not be accepted. For submission by post, the submission date is determined by the postmark. Applications which are delivered belatedly or returned to the applicants due to insufficient postage will not be processed.

Online Application

Applicants can complete the online application and pay the application fee through the HA/HD website: www.housingauthority.gov.hk/hos/2022. Online application opening time is 8 a.m. on 25 February 2022 and closing time is 7 p.m. on 24 March 2022 (Applicants must complete both the application and payment of application fee before the closing time. The closing time will be in accordance with the Application System).

Paper Application

Applicants may submit the application by post or by hand to HOS Sales Unit (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon) (near Exit A, Lok Fu MTR station) (The office hours during the application period are 8:00 a.m. – 7:00 p.m., from Monday to Sunday (including public holidays)):

- (1) original copy of the completed application form;
- (2) copies of their HKIC or Hong Kong Birth Certificate (for persons aged below 11) of applicant and family member(s) listed in application form; and
- (3) a crossed cheque or cashier's order for application fee of **HK\$250 (applying for HOS 2022 and HS SSF) or HK\$460 (applying for WSM 2022 at the same time)** made payable to **"HONG KONG HOUSING AUTHORITY"** (Please write down the HKIC number and contact telephone number of the applicant at the back of the cheque/ cashier's order. Only crossed cheque or cashier's order is acceptable. Other payment means such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheque will not be accepted.)

For submission by post, please mark "HOS 2022 and HS SSF" or "HOS 2022 and HS SSF (White Form), and WSM 2022" on the cover of the envelope.

Applicants can only submit application through either one of the above ways. If an online application was successfully submitted, the applicant and/ or his/ her family member(s) listed in the application form should not submit any application again by post or by hand, or vice versa. Each person can only be listed in one application form of this sale exercise (either online/ paper application for White Form or Green Form), otherwise it will be regarded as a duplicate application. Any duplicate applications, no matter online/ paper application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances.

- 9.2 Other supporting documents (such as income, asset and relationship proof, etc.) as mentioned in Annex B (Checklist of supporting documents) of the Application Guide for HOS 2022 and HS SSF (White Form) are NOT required at the time of submitting this application form. Please keep details of your income and breakdown of assets to substantiate your declared income and assets for the HA's further vetting in future if required. The HA will, according to the random order generated by computer from ballot result, notify the prioritised applicant in writing to submit an "Income and Asset Declaration Form" within the specified period. The applicant and family member(s) listed in the application form have to declare detailed total monthly household income and total net household asset value and submit relevant supporting documents for detailed vetting.

10. Change in Particulars of the Submitted Information

- 10.1 **The applicant and the family members listed in the application form must meet the eligibility criteria of the application under the sale exercise from submission of the application form up to the date of signing the ASP of a HOS flat of the HA or the PASP of a SSF of the HS.** Any changes in the particulars (including but not limited to income, net asset value and ownership of domestic property) of the applicant and/ or any family members listed in the application form or the family circumstances (including but not limited to marital status) should be reported in writing to the HOS Sales Unit of the HA (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon). For ease of identification, please mark "HOS 2022 and HS SSF" on the envelope and clearly list out the changes required with supporting documents so that the HA can reassess the eligibility of the application and the priority for flat selection. Application number should be quoted in the correspondence. Should there be any changes in the personal particulars or family circumstances which render them ineligible, the application will be cancelled and the HA, the HD and the HS shall not be responsible for any loss or claims arising therefrom. The application fees paid will not be refunded and cannot be transferred to other parties.
- 10.2 Request for addition or deletion of member(s) listed in the application form will not be accepted, except for addition of family member(s) due to birth, marriage or the applicant's spouse/child(ren) aged under 18 being granted permission to stay in Hong Kong; or for deletion of family member(s) due to death, divorce or having successfully acquired a flat under other

subsidised housing schemes and become an owner or member of the acquired flat as mentioned in paragraph 5. Should the request for addition of family member(s) be approved, the application category will still be based on the position as at the closing date of application. Should the request for deletion of member be approved which results in a change of the application category from family applicant to one-person applicant, assessment of income and asset will be based on the limits for one-person applicant. The HA will reassess the eligibility and priority for flat selection based on the latest information of the applicant.

11. Application Handling Procedures

- 11.1 Upon receipt of the application forms, the HA will notify the applicants in writing of their application numbers (**Note: For online application, application numbers will be sent to applicants by email**), which should be quoted by the applicant in all correspondences and marked “HOS 2022 and HS SSF” on the envelope in future.
- 11.2 Applicants will receive two emails separately upon their successful online applications and payment of application fees. First payment acknowledgment email will be sent upon the completion of payment transaction within one day. Application number will be sent to applicants by another email later.
- 11.3 The HA will conduct a ballot to determine the sequence of the last two digits of application numbers held by applicants. Based on the ballot result, the HA will randomly generate the order of all applicants by the last two digits within different application categories by computer and according to the relative priority order of the application categories invite White Form applicants to submit supporting documents for detailed vetting to determine whether applicant(s) meet the eligibility criteria and the priority for flat selection. Results of the ballot and order for detailed vetting will be displayed in the venues and website stipulated in paragraph 6.
- 11.4 After the ballot, the HA will issue letters to the prioritized applicants notifying them to submit the completed “Income and Asset Declaration Form” and the supporting documents as mentioned in Annex B of the Application Guide for HOS 2022 and HS SSF (White Form) to the HA **within 10 working days for detailed vetting to determine whether individual applicants meet the eligibility criteria and their priority for flat selection. If the invited applicants fail to submit the supporting documents within the specified period of time, or are confirmed to be ineligible after detailed vetting by the HA, their applications will be cancelled.** Where a document to be submitted is not in Chinese or English, a Chinese or English translation must be attached with the name and official capacity (if any) of the translator stated. All photocopies submitted by the applicant must be clear and legible, otherwise delay in processing the application may be caused. **(Note: There is no guarantee that applicants notified to submit supporting documents would be invited for flat selection in this sale exercise. Whether individual eligible applicants would be invited for flat selection in this sale exercise is subject to their priority for flat selection and the sales situation of the flats.)**
- 11.5 The HA may invite the applicants for an interview if necessary. At the interview, applicants may be required to provide other supporting documents to prove that they still meet the eligibility criteria. If the vetting procedures are impeded, the vetting results and priority for flat selection will be affected or delayed.
- 11.6 The HA will issue Flat Selection Notifications to eligible applicants or applicants who need to undergo eligibility vetting on the day of flat selection according to the number of flats available in this sale exercise and their priority for flat selection.
- 11.7 Application handling procedures are subject to relevant notifications issued by the HA from time to time. In case of dispute, the HA’s decision shall be final.

12. Flat Allocation and Priority for Flat Selection

- 12.1 The flat selection order of different categories of applicants is as follows :

Green Form Applicants	White Form Applicants
(1) Family applicants living in Blocks 9, 10, 11 and 13 of Pak Tin Estate (Note 7) who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date of this sale exercise	(1) Nuclear family applicants applying under the ‘Priority Scheme for Families with Elderly Members’
(2) Eligible family applicants living in Blocks 10 and 11 of Shek Lei Interim Housing (Note 8) who are affected by HA’s announced Interim Housing (IH) clearance programme(s) and where the target clearance date(s) is/are after	(2) Other nuclear family applicants
	(3) Non-nuclear family applicants
	(4) One-person applicants

Note 7: For family applicants or one-person applicants living in Blocks 9, 10, 11 and 13 of Pak Tin Estate. Any applicants allocated the flats of Block 13 in Pak Tin Estate under Special Letting Arrangement for Vacant Flats in 2018 will not be given absolute priority in flat selection.

Note 8: For family applicants or one-person applicants living in Blocks 10 and 11 of Shek Lei Interim Housing with verified eligibility for PRH flats and holding a valid “GFCs - Applicable to Sale of Home Ownership Scheme Flats Only” issued by the HD only.

<p>the launch date of this sale exercise</p> <p>(3) Family applicants applying under the ‘Priority Scheme for Families with Elderly Members’</p> <p>(4) Other family applicants</p> <p>(5) One-person applicants living in Blocks 9, 10, 11 and 13 of Pak Tin Estate (Note 7) who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date of this sale exercise</p> <p>(6) Eligible one-person applicants living in Blocks 10 and 11 of Shek Lei Interim Housing (Note 8) who are affected by HA’s announced Interim Housing (IH) clearance programme(s) and where the target clearance date(s) is/are after the launch date of this exercise</p> <p>(7) Other one-person applicants</p>	
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- 12.2 **White Form applicants can choose to buy a HOS flat and HS SSF only, if any, during flat selection.** The quota allocation ratio between Green Form and White Form applicants is 40:60. If the allocated quota for White Form applicants for a particular application category is not fully utilised, the remaining quota will be allocated to Green Form applicants of the same application category and vice versa. (For example, if the allocated quota for White Form applicants under the “Priority Scheme for Families with Elderly Members” is not fully utilised, the remaining quota will be allocated to Green Form applicants under the “Priority Scheme for Families with Elderly Members” and vice versa.)
- 12.3 The HA sets a quota of 2,700 HOS flats and HS SSF for family applicants applying under the “Priority Scheme for Families with Elderly Members” and also sets aside 900 HOS flats and HS SSF for one-person applicants. **The quotas set by the HA are applicable to HOS flats and HS SSF only.** When the quota of HOS flats and HS SSF for a relevant application category is exhausted, the HA will invite applicants under the next application category for flat selection.
- 12.4 Once the quota set for the “Priority Scheme for Families with Elderly Members” category (i.e. 2,700 HOS flats and HS SSF) is exhausted, applicants under “Other Family Applicants” category will be invited for flat selection. If families applying under the “Priority Scheme for Families with Elderly Members” category fail to obtain a quota, they would still have the opportunity to purchase under the “Other Nuclear Family Applicants” category. If the quota has not been fully consumed after all family applicants applying under the “Priority Scheme for Families with Elderly Members” category have been invited for flat selection, any unused quota will be carried forward to the “Other Family Applicants” category of the Green Form queue and “Other Nuclear Family Applicants / Non-nuclear Family Applicants” categories of the White Form queue according to the quota allocation ratio. If a family applicant under the “Priority Scheme for Families with Elderly Members” category has successfully selected a HOS flat / HS SSF and signed ASP of a HOS flat of the HA or the PASP of a SSF of the HS, the relevant quota will be treated as consumed. Any HOS flat(s) and HS SSF quota released due to later rescission of the ASP of a HOS flat of the HA or the PASP/ASP of a SSF of the HS from this application category will not be allocated back to another applicant under the “Priority Scheme for Families with Elderly Members” category.
- 12.5 **Applicants applying under “Non-nuclear Family Applicants” category of the White Form will be invited for flat selection after all “Other Nuclear Family Applicants” have been invited.**
- 12.6 When there are only 900 HOS flats and HS SSF remaining for selection (i.e. 900 HOS and HS SSF reserved for one-person applicants) or when the list of “Other Family Applicants” category is exhausted (whichever is earlier), one-person applicants will be invited for flat selection and they are allowed to buy any remaining flats, irrespective of flat size. In case there are remaining HOS flats and HS SSF after the list of one-person applicants is exhausted, the remaining flats will be allocated back to the “Other Family Applicants” category of the Green Form queue and “Other Nuclear Family/ Non-nuclear Family” categories of the White Form queue according to the quota allocation ratio. If there are more than 900 flats remaining after all family applicants have been invited to select flat, all remaining flats will be allocated to one-person applicants for their selection according to the quota allocation ratio for Green Form and White Form applicants. If a one-person applicant has successfully selected and signed the ASP of a HOS flat of the HA or the PASP of a SSF of the HS for a HOS flat or HS SSF, the relevant reserved HOS flats and HS SSF will be treated as taken up. Any HOS flat(s) and HS SSF released due to later cancellation of the ASP of a HOS flat of the HA or the PASP/ ASP of a SSF of the HS from this application category will not be allocated back to one-person applicant category. The rescinded flat will be allocated back to “Other Family Applicants” categories of the Green Form queue and “Other Nuclear Family/ Non-nuclear Family” categories of the White Form queue according to the quota allocation ratio and their priority order.
- 12.7 Upon completion of the relevant procedures for cancellation of the ASP of a HOS flat of the HA or the PASP/ ASP of a SSF of the HS by the HA/ HS, the rescinded flat will be released for selection by applicants on the next flat selection day according to the order of flat selection priority.
- 12.8 All family applicants and one-person applicants will be allocated an ordinary order of priority for flat selection randomly generated by computer according to the ballot result. Family applicants who join the “Priority Scheme for Families with Elderly Members” will be allocated an additional order of priority for flat selection randomly generated by computer

according to the ballot result, i.e. a total of two orders of priority will be allocated to them.

- 12.9 The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in paragraph 12.1. Family or one-person applicants living in PRH estates affected by the HA's announced clearance programme or the HA's announced Interim Housing clearance programme are allowed to select flats before family or one-person applications of other Green Form categories and all White Form categories respectively. During the flat selection period, for every 5 attended applicants, their order of flat selection priority will be: (i) one Green Form applicant; (ii) one White Form applicant; (iii) one Green Form applicant; (iv) one White Form applicant and (v) one White Form applicant.
- 12.10 If family applicants who join the "Priority Scheme for Families with Elderly Members" fail to purchase a flat under the quota of that application category, the HA will invite them for flat selection again when their order of priority under the "Other Family/ Other Nuclear Family" turns up, provided that flats are available for selection under that category.
- 12.11 If PRH tenants rehoused through the HA's Express Flat Allocation Scheme exercise or rental estate tenants rehoused through HS's Express Flat Allocation Scheme for Group A Rental Estates (2019) apply within three years from the date of tenancy commencement of their PRH units/ rental estates by using Green Form, they will be treated as if they were White Form applicants in terms of flat selection priority and will be put under the White Form queue. Any flats purchased by this category of Green Form applicants will be counted against the White Form quota. Upon signing the Deed of Assignment of their purchased flats, this category of Green Form applicants, similar to other Green Form applicants, have to surrender their PRH units/ rental estate units to the HA/ HS.
- 12.12 **Since Flat Selection Notification is sent out before the flat selection date, the HA, the HD and the HS do not guarantee that flats will be available for selection by the time the applicants show up at the appointed time. If the allocated quotas/flats for their application category have been exhausted/ sold out, the flat selection appointment arranged for them will be withheld. Please pay attention to the latest sale status.**
- 12.13 Flat allocation and priority for flat selection are subject to relevant sales arrangements issued by the HA from time to time. In case of dispute, the HA's decision shall be final.

13. Arrangement for Flat Selection

- 13.1 The HA will offer to sell the flats that are covered in a price list. The HA has the absolute right to withdraw from the sale of any flat at any time during the sales period (only applicable to the purchasers of HOS flats of the HA).
- 13.2 Under normal circumstances, the HA, after detailed eligibility vetting, will invite eligible applicants in writing to the HOS Sales Unit at an appointed time to select their flats and complete all the purchasing formalities according to their priority for flat selection. If required, the HA may also arrange applicants to undergo eligibility vetting on their appointed day of flat selection. In the latter situation, the HA will notify the applicants in advance when sending out the flat selection invitation letters. The applicants must continue to meet all eligibility criteria when they go through the purchasing formalities, or else their applications will be cancelled and the flat selected by them will be taken back and the application fees paid will not be refunded. When going through the flat purchasing formalities, applicants are required to sign a declaration declaring that all the information provided in the application form is true and correct, and report any changes (including but not limited to income, net asset value, ownership of domestic property, marital status and family composition) which may have occurred since the date of application (if applicable).
- 13.3 Flat Selection Notifications will be issued according to the application category and the order of priority. Applicants who fail to keep their appointment will lose their eligibility for flat selection and their flat selection priority will be taken up by others lower in the queue. The application fees paid will not be refunded. If an applicant needs to change his/ her appointment (the appointment can only be postponed but cannot be advanced), he/ she has to seek the HOS Sales Unit's prior approval in writing. Change of appointment can only be effected upon approval, the applicant's order of priority for flat selection will be deferred accordingly. The HA, the HD and the HS will not guarantee that there will be available quota or flat for selection under the category that the applicant belongs to after change of the appointment.
- 13.4 During individual flat selection sessions on the flat selection days, after registration of all applicants, (including the elderly member(s) aged 60 or above of families joining the "Priority Scheme for Families with Elderly Members"), the attending applicants will be listed according to their flat selection priority. They will then be arranged to enter the flat selection room accordingly. Applicants should take note of the latest information on flats available for selection displayed at the screens of the HOS Sales Unit. For all applicants who have been arranged to enter the flat selection room, selection of flat is on "first select first served" basis (subject to acknowledgement by computer). The selected flat, once confirmed by applicants, cannot be changed.
- 13.5 The applicant and the joint owner (if any) should have the mental capacity (if necessary, the HA and the HS may require the concerned person(s) to provide a recent medical proof) to understand the nature and effect of all application documents relating to this sale exercise and legal documents, such as the ASP/Deed of Assignment of a HOS flat of the HA or the PASP/ ASP/ Deed of Assignment of a SSF of the HS and so on, which he/ she signs.
- 13.6 If an applicant or any family member who intend to become a joint owner (including the elderly member) is not able to turn up in person to complete the relevant formalities, he/she is required to obtain prior written approval from the HOS Sales

Unit and sign a valid Power of Attorney at a solicitor firm to authorise a family member aged 18 or above listed on the application form to complete the purchase on his/her behalf. If the applicant is the only person listed in the application form, he/she may authorise relative to complete the purchase on his/her behalf, provided that the authorised person is aged 18 or above and is holding a valid Power of Attorney. Applicants shall submit a written application to HOS Sales Unit as early as possible before the date of flat selection so that the purchase formalities can be completed without delay due to the time required to process relevant documents. Applicants need to bear and be responsible for all the fees required for obtaining the Power of Attorney. **The above authorisation arrangement is only applicable to the purchase of a HOS flat of the HA, such authorisation is not applicable to the purchase of a SSF of the HS. Applicant or any family member who intend to become a joint owner (including the elderly member) and intend to purchase a SSF of the HS has to turn up in person for signing the PASP. Otherwise, they are required to change the appointment of flat selection according to paragraph 13.3 above.**

- 13.7 If an applicant turns up at the HOS Sales Unit at the appointed time but fails to purchase a flat while stock still lasts, he/ she will be deemed as giving up his/ her chance of flat selection. The applicant will not be given another chance for flat selection again under the same application category. The application fee paid will not be refunded.
- 13.8 After a HA's HOS flat has been selected, normally an applicant has to sign the ASP within the same day. Should an applicant who has selected a flat fails to turn up at the HOS Sales Unit to sign the relevant ASP within the specified time, he/ she will be deemed as giving up the selected flat. The flat shall be taken back for selection by other applicants on the next flat selection day according to their priority. The applicant concerned will not be given another chance for flat selection under the same application category. The application fee paid will not be refunded.
- 13.9 After a resale HS SSF at Greenhill Villa/ Mount Verdant/ Terrace Concerto has been selected, the applicant or any family member who intend to become a joint owner (including the elderly member) may make appointment to conduct on-site inspection of the selected flat, and have to turn up in person to the HOS Sales Unit to sign the PASP, no later than 5:00 pm within the next working day after flat selection. In the event that the applicant or any family member who intend to become a joint owner (including the elderly member) is not satisfied after inspecting the selected flat, he/she has to turn up in person to the HOS Sales Unit no later than 5:00 pm within the next working day after flat selection to cancel it. The flat shall be taken back for selection by other applicants on the next working day according to their priority. The applicant concerned will not be given another chance for flat selection under the same application category. The application fee paid will not be refunded. The applicant or any family member who intend to become a joint owner (including the elderly member) who has selected a flat fail to turn up in person to the HOS Sales Unit to sign the PASP or cancel the selected flat by 5:00 pm within the next working day after flat selection, the flat selected will be deemed cancelled. No further flat selection opportunity will be offered to the applicant under the same application category and the application fees paid will not be refunded.
- 13.10 After the execution of the ASP of a HOS flat of the HA or the PASP/ ASP of a SSF of the HS, if the purchaser is proved to be ineligible, the ASP of a HOS flat of the HA or the PASP /ASP of a SSF of the HS already signed will be cancelled and all fees and charges paid (including deposit) in respect of the application/ purchase will not be refunded.
- 13.11 During the flat selection period, upon completion of the relevant procedures for cancellation of the ASP of a HOS flat of the HA or the PASP/ASP of a SSF of the HS by the HA or the HS, the rescinded flat will be released for selection by applicants on the next flat selection day according to the order of flat selection priority.
- 13.12 Arrangement of flat selection is subject to relevant sales arrangement issued by the HA or the HS from time to time. In case of dispute, the HA's or the HS's decision shall be final.

14. Ownership Arrangement

- 14.1 The applicant must become the owner of the flat purchased. The applicant, however, may choose to share the ownership with one of the adult family members listed in the application form provided that the ownership is in the form of joint tenancy not inheritable by a third party. This family member is required to turn up in person with the applicant at the HOS Sales Unit for completion of necessary formalities.
- 14.2 For applicants who opt to join the "Priority Scheme for Families with Elderly Members", regardless of whether they choose to buy a HOS flat or a HS SSF, at least one elderly member with aged 60 or above must be the owner or a joint owner of the purchased flat and no more than three persons are allowed to be joint owners of the flat. The elderly member and the family member (if applicable) who intend to become the owner or a joint owner of the purchased flat are required to turn up in person at the HOS Sales Unit together with the applicant for completion of necessary formalities.
- 14.3 If an applicant or any family member who intend to become a joint-owner (including the elderly member) is not able to turn up in person to complete the relevant formalities, he/ she is required to obtain prior written approval from the HOS Sales Unit and sign a valid Power of Attorney at a solicitor firm to authorise a family member aged 18 or above listed on the application form to complete the purchase on his/ her behalf. If the applicant is the only person listed in the application form, he/ she may authorise another relative to complete the purchase on his/ her behalf, provided that the authorised person is aged 18 or above and is holding a valid Power of Attorney. Applicants need to bear and be responsible for all the fees required for obtaining the Power of Attorney. **The above authorisation arrangement is only applicable to the purchase of a HOS flat of the HA, such authorisation is not applicable to the purchase of a SSF of the HS. The applicant or**

any family member who intend to become a joint owner (including the elderly member) and intend to purchase a SSF of the HS has to turn up in person for signing the PASP. Otherwise, they are required to change the appointment of flat selection according to paragraph 13.3 above.

[Paragraphs 15 to 18 are **ONLY** applicable to the purchasers of **HOS flats of the HA**, for the purchasers of SSF of the HS, please refer to paragraphs 19 to 22]

15. Paying Purchase Price and Obtaining Legal Title to the Flats

- 15.1 Before the signing of the ASP, all purchasers are urged to appoint a firm of solicitors of their choice to advise them on matters relating to the purchase of a HOS flat, such as alienation restrictions, stamp duties, etc., and to act for them in relation to their purchase of the flat. The firm of solicitors will be able to give advice to them at every stage of the purchase. Although the purchasers will sign the ASP before the staff of the HA, the staff will only interpret the contents of the ASP to the purchasers and attest their signing of the ASP. The staff will not give the purchasers any legal advice on the ASP or any other matters in connection with the transaction.
- 15.2 The purchaser of a HOS flat must, at the time of signing the ASP at the HOS Sales Unit, bring along with him/ her a cashier's order in the sum of **HK\$118,000 (The amount of cashier's order payable is just a provisional figure for applicant's reference. Please refer to the "Flat Selection Notification" for the finalized amount.)** made payable to "**HONG KONG HOUSING AUTHORITY**" for paying the deposit (not less than 10% of the purchase price). If the amount of such cashier's order is less than 10% of the purchase price, any outstanding balance should be paid by a personal cheque upon signing of the ASP (payment in cash or company cheque will not be accepted).
- 15.3 For uncompleted building(s), after the **Occupation Permit** for the building(s) concerned has been issued, the HA or HA's appointed solicitors will notify the purchasers in writing to complete the remaining conveyancing formalities and pay the balance of the purchase price within the specified period of time. For completed building(s) (e.g. resale flats), the HA or HA's appointed solicitors shall within 28 days after the date of signing the ASP notify the purchasers in writing in relation to the completion of sale and purchase. The purchasers shall complete the remaining conveyancing formalities and pay the balance of the purchase price within 14 days after the date of such notice or such other date as specified in the notice.
- 15.4 **Please note that the solicitors appointed by the HA are acting for the HA only and will not be able to protect the purchaser's interest.**
- (a) The purchaser is advised to engage a separate firm of solicitors of his/ her choice to act for him/ her in relation to the transaction. However, the contents of the conveyancing documents will be determined by the HA. If the purchaser instructs a separate firm of solicitors, that firm of solicitors will be able to give independent advice, such as alienation restrictions, stamp duties, etc. to the purchaser at every stage of the purchase. The purchasers have to pay the legal costs and expenses of their own solicitors. Purchasers are required to notify the HA the name and contact details of their appointed solicitors within reasonable time before completion or other time to be specified by the HA.
- (b) If the purchaser does not instruct a separate firm of solicitors of his/ her choice to act for him/ her in his/ her completion of the purchase, he/ she will execute the assignment at the office of the solicitors of the HA. The solicitors of the HA will only interpret the contents of the assignment to him/ her and attest his/ her execution, and will not act as the purchaser's solicitors in the transaction, and will not advise the purchaser on the ASP or any other matters in connection with the transaction. In such cases, the legal costs to be paid to the HA's appointed solicitors for executing the transaction shall be borne by the purchaser (not by the HA). The solicitors of the HA, not acting for the purchaser in the transaction, will not be able to protect the purchaser's interest.

16. Mortgage Arrangement

- 16.1 Purchasers should assess their own financial capability and eligibility for mortgage (if applicable) before entering into purchasing formalities. After signing the ASP, a purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the approved list, which is available from the HOS Sales Unit, for a mortgage loan on special concessionary terms specified by the HA. The conditions are subject to final approval by the bank or financial institution concerned. The participating banks or financial institutions on the list have entered into a Deed of Guarantee with the HA. Some of the existing mortgage terms are as follows :
- (a) loan amount not exceeding the balance of the purchase price after deposit;
- (b) maximum repayment period of 25 years; and
- (c) interest rate at a maximum of the Best Lending Rate quoted by the bank or financial institution concerned minus 0.5% per annum.

If the purchaser wishes to mortgage with other bank or financial institution which has not entered into a Deed of Guarantee with the HA, the purchaser is required to obtain prior approval from the Director of Housing for such mortgage arrangement. The purchaser is reminded to allow sufficient time to apply to HD for processing of the relevant approval in order to avoid any possible delay in the mortgage arrangement and an administrative fee is required for the concerned application. Please contact the bank or financial institution concerned for enquiries on mortgage arrangement directly.

- 16.2 A purchaser may also obtain a loan to cover the balance of the purchase price under a mortgage from his/ her employer who offers a bona fide staff housing mortgage loan scheme provided that prior approval from the Director of Housing is obtained.
- 16.3 Except with the approval of the Director of Housing, the purchaser shall not secure any other form of mortgage financing or refinancing, including increasing the amount of the mortgage loan. For details, please contact the HOS Sales Unit.
- 16.4 If the purchaser, who has mortgaged the flat purchased to a participating bank or financial institution that has entered into a Deed of Guarantee with the HA, defaults on mortgage payments before paying off the mortgage loan, the bank or financial institution concerned will sell the flat. Should the sale proceeds of the flat fail to cover the full outstanding balance of the mortgage and all the interest, legal costs, administration fees, etc. payable under the mortgage, the bank or financial institution will, pursuant to the Deed of Guarantee, make a claim against the HA for the payment of all the above arrears that the purchaser owes. The HA shall then under the Deed of Guarantee pay the same to the bank or financial institution. In relation to the payments made by the HA to the bank or financial institution, the HA will then recover such payments and the interest from the purchaser.

17. Fees and Charges to be Paid Upon Purchasing a Flat

- 17.1 The purchaser, when completing the formalities of purchasing a flat, is required to pay fees including but not limited to the following :
- (a) All stamp duties payable (Note 9);
 - (b) Registration fees for registration of the deeds in the Land Registry;
 - (c) Legal costs :
 - (i) The purchaser, unless appointing his/ her own solicitors, is required to pay the legal costs of the HA's appointed solicitors. The fee rates charged by the HA's appointed solicitors for the sale and purchase of HOS flats will be made known later (Note: The HA's appointed solicitors are acting for the HA only and not for the purchasers);
 - (ii) If the purchaser appoints his/ her own solicitors, he/ she is only required to pay the legal costs of his/ her solicitors;
 - (d) The fees for certified copies of the deeds (including the Government lease, the Deed of Mutual Covenant and other relevant title deeds);
 - (e) In the event of the purchaser failing to complete the transaction by the specified date in accordance with the ASP, the HA shall, without prejudice to any other remedy, be entitled to demand and receive from the purchaser payment of interest on the balance of the purchase price at the rate of 2% per annum above the Best Lending Rate as announced by the Hongkong and Shanghai Banking Corporation Limited;
 - (f) Debris removal fee (if any), decoration deposit (if any) and special fund (if any); and
 - (g) Management fee, management fee deposit and the levy payable (if any) and penalty (if any) as prescribed by the Property Management Services Authority.
- 17.2 If the purchaser requires a mortgage loan to finance the purchase of the flat, he/ she is also required to pay :
- (a) The registration fee for registration of the mortgage deed in the Land Registry; and
 - (b) Legal costs of the solicitors acting for the bank or the financial institution offering the loan for the mortgage arrangements. (Note: If the bank or the financial institution appoints also the HA's appointed solicitors to handle the mortgage arrangements, the solicitors will charge the purchaser a separate fee.)

18. Special Restrictions on Purchasers and Their Family Members

All the HOS flats sold under this sale exercise are subject to certain conditions. The main conditions are :

- 18.1 **Application for other housing subsidies** – successful flat purchasers and their spouses (including the spouses of purchasers who were unmarried at the time) and family members of paragraph 4.4 above under this sale exercise will be debarred from all subsidised housing schemes administered by the HA, the HS or the URA in future, including applying for purchase of HOS flats by using White Form (Note 5).
- 18.2 If the purchaser and/or family members listed in the application form is/ are on the household register of PRH/ Rental Estates under the HA or the HS, or household record of other subsidised housing schemes, he/ she/ they shall move out from such unit(s) and have his/ her/ their name(s) deleted from the respective household register or record. The whole household of sitting PRH/ Rental Estates tenants have to surrender their PRH/ Rental Estates units to the HA or the HS.
- 18.3 **Mortgage** – the purchaser may secure a first mortgage to cover the balance of the purchase price of the flat only as provided in paragraphs 16.1 and 16.2 above. Except with the approval of the Director of Housing, the purchaser shall not secure any other form of mortgage financing or refinancing, or increase the amount of the mortgage loan prior to the payment of premium.

Note 9: The HA is not responsible for stamp duties related matters. Purchasers may call the Stamp Office of Inland Revenue Department at 2594 3202 or browse its website (www.ird.gov.hk/eng/faq/index.htm) for details.

- 18.4 **Use and Occupation** - the flats should be used only for residential purposes and for occupation by the purchaser and the family members listed in the application form. Only the spouse and child(ren) aged under 18 of the owner or joint-owner are allowed to add to the household register of the HOS flat in future. According to Section 22 of the Housing Ordinance (Cap.283), staff of HD are empowered to enter and inspect the flat. Any person who obstructs staff of HD in the exercise of any power or the performance of any duty conferred or imposed under Section 29 shall be guilty of an offence and liable on conviction to a fine at level 3 and to imprisonment for 6 months. According to Section 25 of the Housing Ordinance (Cap.283), staff of HD are empowered to require the owner or occupier of the flat to provide specified particulars. Any owner or occupier who refuses to provide the particulars required shall be guilty of an offence and liable on conviction to a fine at Level 4 as specified in Schedule 8 of the Criminal Procedure Ordinance (Cap. 221) and to imprisonment for 3 months; any owner or occupier who makes a false statement shall also be guilty of an offence and liable to a fine at Level 5 as specified in the same Schedule and to imprisonment for 6 months. (Note: As at the date of printing the application form for this sale exercise, the maximum fines at Level 4 and Level 5 are HK\$25,000 and HK\$50,000 respectively.)
- 18.5 **Deletion of record** – deletion of crucial members (Note 6) of 2-person families can only be effected after the purchase of a flat for two years (as from the date of execution of the Deed of Assignment), unless they get married or are permitted to receive the housing benefits provided by their employers. Except family members of paragraph 4.4 above.
- 18.6 **Assignment or letting** -
- 18.6.1 The flat shall not be assigned by the purchaser to any other person or organisation before executing the Deed of Assignment. If a purchaser requests for cancelling the ASP where the HA agrees to the same, the HA shall be entitled to retain a sum equivalent to 5% of the purchase price as consideration for his agreeing to cancel of the ASP. Besides, the purchaser is required to pay or reimburse the HA for all legal costs, charges and disbursements (including stamp duty, if any) in connection with or arising from the cancellation of the ASP.
- 18.6.2 A purchaser who wishes to assign or let the HOS flat after becoming an owner of a flat at Yu Nga Court/ Yu Tak Court/ Kai Yan Court/ On Sau Court/ Kwun Shan Court / Kei Wah Court / Chiu Ming Court sold under this sale exercise as per the Deed of Assignment will be subject to the terms of the Deed of Assignment and the terms, covenants and conditions contained in the Government lease. The HA will not buy back or nominate a buyer (except HOS Secondary Market) to buy the above flats, and the following alienation restrictions will apply to the owners of the above flats :
- (a) Within the first five years from the date of the first Deed of Assignment of the flat from the HA to an owner (the first assignment), the owner has to sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at a price not more than the original purchase price under the first assignment.
 - (b) Between the sixth to the fifteenth year from the date of the first assignment, the owner has to sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (c) After fifteen years from the date of the first assignment :
 - (i) The owner may sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (ii) The owner may also sell or let the flat in the open market after payment of premium.
- 18.6.3 A purchaser who wishes to assign or let the HOS flat after becoming an owner of a resale HOS flat at Choi Wo Court/ Shan Lai Court (if any) sold under this sale exercise as per the Deed of Assignment will be subject to the terms of the Deed of Assignment and the terms, covenants and conditions contained in the Government lease. The HA will not buy back or nominate a buyer (except HOS Secondary Market) to buy the above flats, and the following alienation restrictions will apply to the owners of the above flats :
- (a) Within the first two years from the date of the first Deed of Assignment of the flat from the HA to an owner (the first assignment), the owner has to sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at a price not more than the original purchase price under the first assignment.
 - (b) Between the third to the tenth year from the date of the first assignment, the owner has to sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (c) After ten years from the date of the first assignment :
 - (i) The owner may sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (ii) The owner may also sell or let the flat in the open market after payment of premium.
- 18.6.4 The premium which the owner is required to pay is calculated based on the prevailing market value of the flat without alienation restrictions, and the difference between the original purchase price of the flat and its initial market value as specified in the first assignment. In other words, the premium is calculated by applying the discount of the original purchase price to the prevailing market value.

Purchasers should take note that the initial market value used to calculate the discount at the time of purchase is

the market value prevailing at the date of the ASP. The sale price of flats in this sale exercise, once fixed, will remain unchanged throughout the sale period. As there is normally a time lag of a few months between the fixing of the sale price and the signing of the ASP, during which the market value of a flat may fluctuate according to the market conditions, the actual discount rate at the time of signing the ASP may be different from that when the sale price was fixed. The actual discount at the time of signing the ASP will be adopted for calculation of the premium.

Please refer to the HA/HD website (www.housingauthority.gov.hk) for details of the premium payment procedures.

- 18.7 **Unlawful alienation or letting or parting with possession** – Any unlawful alienation or letting or parting with possession of the flat purchased under this Scheme or any agreement for such alienation letting or purported letting or parting with possession shall be void. Any person having committed such act(s) has committed an offence and is liable to a fine of HK\$500,000 and to imprisonment for one year.

[Paragraphs 19 to 22 are **ONLY** applicable to the purchasers of **SSF of the HS**]

19. Paying Purchase Price and Obtaining Legal Title to the Flats

- 19.1 The purchaser shall pay a deposit, equivalent to 5% of the purchase price upon signing the PASP by a cashier's order. Besides, the purchaser shall attend the solicitors' office within 5 working days (excluding Saturday, Sunday and public holiday) after the date hereof to sign the ASP and pay the estimated stamp duty and a further deposit (equivalent to 5% of the purchase price). If the purchaser fails to attend solicitors' office to sign the ASP within 5 working days after the date hereof, the PASP will be rescinded and the deposit paid will be forfeited. No further flat selection opportunity will be offered to the purchaser.
- 19.2 The purchaser of Greenhill Villa/ Mount Verdant/ Terrace Concerto will have to pay the balance of the purchase price (equivalent to 90% of the purchase price) and complete the sale and purchase within 60 days after the signing of the PASP.

20. Fees and Charges to be Paid Upon Purchasing a Flat

- 20.1 The purchaser, when signing the ASP, is required to pay fees including but not limited to the following :
- (a) All payable stamp duty, if any (Note10);
 - (b) Registration fees for registration of title deeds in the Land Registry;
 - (c) Legal costs :
 - (i) If the purchaser chooses the HS's appointed solicitor to handle the ASP and the Assignment for him/ her as well, the HS will procure its solicitor to waive the Purchaser's legal costs of the ASP and the assignment (Note: The purchaser can instruct his/ her own independent solicitor to act for him/ her to conduct the purchase or he/ she can instruct the Vendor's solicitor to act for him/ her as well as for the Vendor. If the purchaser instructs the solicitor for the Vendor to act for him/ her as well and if a conflict arises between him/ her and the Vendor the solicitor may not be able to protect the purchaser's interests and he/ she will then have to instruct his/ her own solicitor anyway);
 - (ii) If the purchaser appoints his/ her own solicitors, he/ she is only required to pay the legal costs of his/ her solicitors;
 - (d) The fees for certified copies of the title deeds (including the Government lease, the Deed of Mutual Covenant and other relevant title deeds) and plan fee;
 - (e) In the event of the purchaser failing to complete the transaction by the specified date in accordance with the ASP, the HS shall, without prejudice to any other remedy, be entitled to demand and receive from the purchaser payment of interest on the balance of the purchase price at the rate of 2% per annum above the Best Lending Rate as announced by the Hongkong and Shanghai Banking Corporation Limited; and
 - (f) Debris removal fee (if any), special fund (if any), management fee and management fee deposit.
- 20.2 If the purchaser requires a mortgage loan to finance the purchase of the flat, he/ she is also required to pay :
- (a) The registration fee for registration of the mortgage deed in the Land Registry; and
 - (b) Legal costs of the solicitors acting for the bank or the financial institution offering the loan for the mortgage arrangements. (Note: If the bank or the financial institution appoints also the HS's appointed solicitors to handle the mortgage arrangements, the solicitors may charge a separate fee.)

21. Mortgage Arrangement

- 21.1 Purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the HS's approved list. The maximum loan amount would be 90% of the purchase price. The HS will announce the list of approved banks/financial institutions shortly. All banks and financial institutions should adopt the "Standard Mortgage Deed" which is provided by the HS in processing the mortgage loan. The actual amount of loan, repayment

Note 10: The HS is not responsible for stamp duties related matters. Purchasers may call the Stamp Office of Inland Revenue Department at 2594 3202 or browse its website (www.ird.gov.hk/eng/faq/index.htm) for details.

period, interest and other terms of the mortgage loan will be subject to the approval of the banks/financial institutions on a case by case basis according to the circumstances of the purchaser. Please note that the HS does not warrant that the purchaser can obtain mortgage loan at 90% of the purchase price or any mortgage loan from any banks or financial institutions.

- 21.2 The terms and conditions of the mortgages as well as the approval conditions offered by banks/ financial institutions will be subject to the policy of respective banks/ financial institutions and on a case by case basis according to the financial circumstance of the purchaser. Therefore, the purchaser is advised to enquire with the banks/ financial institutions approved by the HS on details of the terms and conditions of the mortgages before flat selection. **No warranty** or guarantee is given by the HS that the purchaser can obtain any mortgage loan or the maximum loan amount.
- 21.3 In case the Purchaser wishes to obtain a “staff housing loan mortgage” from his/her employer, the Purchaser should submit written application to the HS for prior consent. The HS will issue procedural guidelines to the Purchaser upon receipt of such application. The HS has discretion to reject any applicant without giving any explanation. [Note: Applicant should pay the administrative fee and solicitors’ fee for vetting the staff housing loan mortgage.]

22. Special Restrictions Imposed on Purchasers and Their Family Members

- 22.1 After acquiring the SSF of the HS, all members included in the application list will be excluded from further enjoyment of any form of housing benefits or subsidies offered now or in the future by the URA, the HS and the HA (including PRH, IH, BRO, HOS, HOS SMS, PSPS, Flat-for-Sale Scheme (FFSS), FFSS Secondary Market Scheme, Sandwich Class Housing Scheme and any other form of home assistance scheme). Both the purchaser and his/her spouse (including those who are unmarried at the time of purchase of the HS SSF) will be debarred from all subsidised housing schemes mentioned above.
- 22.2 The purchaser and all family members listed in the application form are required to live in the SSF.
- 22.3 All SSF sold under Greenhill Villa/ Mount Verdant/ Terrace Concerto by the HS are subject to certain restrictions on alienations which are stipulated in the relevant Land Grant of the respective projects :
- (a) **Use-** Units sold should be used only for residential purpose.
- (b) **Buyback, assignment, mortgage, letting and charge-**
- (i) After the purchaser executes the assignment, any assignment, charging, letting or mortgaging, etc. of the unit will be subject to the provisions in the Land Grant. Under the terms of the Land Grant, unless allowed under the provisions therein, before an owner pays premium to the Government, the owner is prohibited from assigning, charging, letting or mortgaging the unit or assigning or transferring his interest in the unit in any form.
- (ii) Within a period of the first 2 years from the date of the assignment, the owner shall offer to sell back the unit to the HS at the original purchase price less any amount unpaid under any approved mortgage and other approved deductible expenses. If the owner has not received any reply from the HS of its intention to buy back the unit within 28 days after the HS has received the notice, the owner may apply to the Government for assessment of premium, and may subsequently sell, assign, mortgage, charge or let the unit after paying the premium.
- (iii) After the first 2 years but before the expiry of the first 5 years, the owner is still required to sell back the unit to the HS at a price to be fixed by HS less any amount unpaid under any approved mortgage and other approved deductible expenses. If the owner has not received any reply from the HS of its intention to buy back the unit within 28 days after the HS has received the notice, the owner may apply to the Government for assessment of premium, and may subsequently sell, assign, mortgage, charge or let the unit after paying the premium.
- (iv) After the expiry of the first 5 years from the date of the assignment, the owner may directly apply to the Government for assessment of premium, and may subsequently sell, assign, mortgage, charge or let the unit after paying the premium.
- (v) The premium is based on the prevailing market value of the flat without alienation restrictions, and calculated at a proportion being the difference between the purchase price of the flat and its initial market value. Please refer to the website of Greenhill Villa (www.greenhillvilla.com.hk), the website of Mount Verdant (www.mountverdant.hkhs.com) or the website of Terrace Concerto (www.terraceconcerto.hkhs.com) for the details of the calculations of the premium.
Note: The above restrictions are contained in the Land Grant, the HS does not have any right or power to vary the provisions therein. **Further, the HS will not buy back the SSF sold under this sale exercise.**
- (vi) Alternatively, the owner may sell his/her flat to a qualified person in the secondary market under the FFSS without paying any premium at the expiry of two (2) years after executing the first assignment.
- (vii) No purchaser may assign or transfer his/her rights and interests under the PASP or ASP.
- (viii) Purchasers should take note that the full market value used to calculate the discount at the time of purchase is the market value prevailing at the date of the PASP. Once determined, the purchase price of the HS’ s SSF will remain unchanged during the offer period. There is usually a gap of several months between determination of purchase price and execution of the PASP. During such time the market value of a flat may be adjusted in accordance with market conditions. As a result, the discount offered at the time of purchase may be different from that offered when the purchase price was set. The

amount of premium payable is calculated based on the actual discount enjoyed by the purchaser at the time of signing the PASP.

The above is for reference only, please refer to the terms of the Land Grant for details.

23. Important Notes

- 23.1 Any application which contains false or incorrect information/ statement or representation will be cancelled, that any ASP of a HOS flat of the HA or PASP/ ASP of a SSF of the HS executed for flat purchased as a result of providing false or misleading information shall be rescinded and all sums paid as deposit under ASP of a HOS flat of the HA or PASP/ ASP of a SSF of the HS, will be forfeited and any administrative fees paid will not be refunded. The decision of the HA, the HD and the HS on such false or incorrect information/ statement or representation shall be final.

[Paragraphs 23.2 and 23.3 are ONLY applicable to the purchasers of HOS flats of the HA]

- 23.2 Under Section 26(2) of the Housing Ordinance (Cap. 283), any person who makes any statement or provides any information to the HA in respect of an application for purchasing a HOS flat which he/she knows to be false or misleading as to a material particular shall be guilty of an offence and liable on conviction to a fine of HK\$500,000 and imprisonment for 1 year. According to Section 26A of the Housing Ordinance (Cap. 283), where a court convicts a person of an offence under Section 26 (2) of the Housing Ordinance (Cap. 283), the Court shall order either (a) that the flat be transferred to the HA or the HA's nominee; or (b) the offender forfeit to the HA a sum equivalent to the difference between the purchase price and the market value of the flat without any restriction as to alienation as at the date of the conviction.
- 23.3 If the Court convicts another person under Section 26(2) of the Housing Ordinance (Cap. 283) in connection with the purchase of a HOS flat by the purchaser, the Court may, according to Section 26B of the Housing Ordinance (Cap. 283), order either (a) that the flat be transferred to the HA or the HA's nominee; or (b) the purchaser to forfeit to the HA a sum equivalent to the difference between the purchase price and the market value of the flat without any restriction as to alienation as at the date of the order.

[Paragraphs 23.4 and 23.5 are ONLY applicable to the purchasers of SSF of the HS]

- 23.4 Any person who induces the HS to proceed with the sale and purchase of a flat by any deceit (including the making of false or untrue statement in connection with this application) could be held criminally liable for, among other crimes, fraud under Section 16A of the Theft Ordinance (Cap. 210), and be punishable by imprisonment.
- 23.5 According to the ASP of flats sold by the HS, if a purchaser has made any statement false or untrue to the HS in connection with his application for the purchase of the flat, the HS shall, without prejudice to and in addition to any other remedies it may have, have the right to (a) rescind the ASP and to forfeit an amount not more than 5% of the purchase price from the deposit paid ; or (b) if the flat has already been assigned to the purchaser, demand the purchaser to (i) assign back the flat to the HS; or (ii) pay the HS such proportion of the full market value which was not paid at the time of the assignment of the flat.

24. Notes on Collection of Personal Data

- 24.1 The personal data collected in this application form are used for processing applications under this sale exercise and other matters pertaining to the enforcement of the Housing Ordinance (Cap. 283) or land lease related issues. The information provided may also be used by the HA, the HD and the HS for conducting statistical surveys and researches and to contact the applicants for such purposes. The personal data in the application form, including the declaration by the applicant and his/ her family members authorising the collection and comparison/ checking of their personal data, are provided by the applicant and his/ her family members on a voluntary basis. However, if insufficient information is provided, the HA, the HD and the HS may not be able to process the application. In that case, the application fee paid will not be refunded.
- 24.2 The personal data provided by the applicant and his/ her family members in the application form will be used by the HA , the HD and the HS for the processing of the application of this sale exercise and for the purposes of carrying out the checking/ verification and matching procedures. Such procedures include: (a) vetting the application and determining the eligibility of the applicant; (b) checking whether the applicant and his/ her family members have applied for other subsidised housing schemes; (c) giving approval to this application and handling any subsequent changes in family circumstances, property ownership, mortgage arrangements, sale of property, etc.; (d) the data are also used to prevent the purchaser and his/ her spouse from participating in any other subsidised housing scheme administered by the HA/ HS/ URA in future; and (e) preventing applicant and his/ her family members from enjoying double housing benefits.
- 24.3 When assessing the eligibility to apply and purchase of the applicant and his/ her family member(s), the HA , the HD and the HS may compare and match the personal data provided in the application form with the relevant personal data collected (manually or otherwise) for other purposes in order to ascertain whether such information is false or misleading, and may take appropriate action against the person(s) concerned on the basis of the result of the data comparison and matching. The applicant and his/ her family member(s) should also authorise the HA , the HD and the HS to disclose, verify and match the information concerned with other government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the URA, the Mandatory Provident Fund Schemes Authority (MPFA), banks and financial institutions), or the employers concerned. Furthermore, the applicant and his/ her family member(s) should agree

that any government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the URA, the MPFA, banks and financial institutions), or the employers concerned may disclose the applicant's and his/ her family members' personal data (including but not limited to marital status and MPF contribution records) in their possession to the HA, the HD and the HS for the purpose of comparing and matching the information provided in the application form. The information provided may also be used by the HA, the HD and the HS for conducting statistical surveys and researches. The applicant and his/ her family member(s) should also agree that the HA, the HD and the HS may pass the application form and the supporting document(s) submitted to the HA's data processing service contractor for data processing in connection with his/ her application, and that the information provided will be passed to the HA Hotline/ HA Sales & WSM Hotline/ 1823/ HS Sales Hotline for answering his/ her enquiries.

- 24.4 For the purposes stated above, the HA, the HD and the HS may disclose the personal data provided by the applicant and his/ her family member(s) in the application form to other government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department and Inland Revenue Department), and to employers concerned or relevant public/ private organisations/ companies (including but not limited to the URA, the MPFA, banks and financial institutions) or check such data with these parties.
- 24.5 The personal data provided in the application form are for application under this sale exercise. Pursuant to the Personal Data (Privacy) Ordinance (Cap. 486), the applicant and his/ her family member(s) are entitled to request access to or correction of the personal data stated in the application form. Where necessary, such requests should be made in writing and directed by post or fax (fax no. 2761 6363) to the Departmental Data Protection Officer of the HA Headquarters, 33 Fat Kwong Street, Kowloon. A fee may be charged for the request for access to personal data.

25. Warning

Applicants should note that application fees payable to the HA for this sale exercise is stated in paragraph 8 of this Application Guide for HOS 2022 and HS SSF (White Form). If they are approached by any person who offers to provide assistance in return for remuneration, they should report to the Independent Commission Against Corruption (ICAC) without delay. Attempted bribery is also an offence in law. The HA will refer the case to the ICAC for investigation and cancel the application irrespective of whether such person has been prosecuted or convicted of the relevant offence.

26. Contact Us

- 26.1 For enquiries on application details of this sale exercise, please call HA Sales Hotline on 2712 8000 (handled by 1823), or write to **the HOS Sales Unit at Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon** or browse the following websites :
- (a) www.housingauthority.gov.hk/hos/2022; and
 - (b) Yu Nga Court website : www.housingauthority.gov.hk/hos/2022/YuNga
 - (c) Yu Tak Court website : www.housingauthority.gov.hk/hos/2022/YuTak
 - (d) Kai Yan Court website : www.housingauthority.gov.hk/hos/2022/KaiYan
 - (e) On Sau Court website : www.housingauthority.gov.hk/hos/2022/OnSau
 - (f) Kwun Shan Court website : www.housingauthority.gov.hk/hos/2022/KwunShan
 - (g) Kei Wah Court website : www.housingauthority.gov.hk/hos/2022/KeiWah
 - (h) Chiu Ming Court website : www.housingauthority.gov.hk/hos/2022/ChiuMing
 - (i) Choi Wo Court website : www.housingauthority.gov.hk/hos/2022/ChoiWo
 - (j) Shan Lai Court website : www.housingauthority.gov.hk/hos/2022/ShanLai
- 26.2 For enquiries on application details of HS SSF, please call HS Sales Hotline on 8101 2238 during the office hours, or browse the following websites :
- (a) Greenhill Villa website : www.greenhillvilla.com.hk
 - (b) Mount Verdant website : www.mountverdant.hkhs.com
 - (c) Terrace Concerto website : www.terraceconcerto.hkhs.com

**Hong Kong Housing Authority ‘Sale of Home Ownership Scheme Flats 2022’
and Hong Kong Housing Society ‘Subsidised Sale Flats Project’
Calculation Method of Income and Net Asset Value, and Documents Required
(Not Applicable to Flat Owners under TPS)**

Note:

- **By the time of submitting the application form, only copies of identity documents or birth certificate (for persons aged below 11) of applicants and their family members are required. The HA will, according to the random order generated from ballot result by computer, notify the prioritized applicant and family member(s) listed in the application form to submit an “Income and Asset Declaration Form” together with relevant supporting documents within specified period for detailed vetting. Please keep details of your income and breakdown of assets to substantiate your declared income and assets for the HA’s further vetting in future if required.**
- **From submission of the application form up to the date of signing the Agreement for Sale and Purchase (ASP) for the purchase of a HOS flat of the HA or the Preliminary Agreement for Sale and Purchase (PASP) for the purchase of a SSF of the HS, the total monthly household income and total net household asset value and family status of the applicant and the family member(s) listed in the application must meet the eligibility criteria of the application.**

1. Income

The applicant and all family members (including those aged below 18 and with income) are required to declare the average monthly income (including income in and outside Hong Kong). The types of income that should be declared, calculation method and documents required are as follows:

Sources of Income	Calculation Method	Supporting Documents (To be submitted upon the request of the HA after ballot)
Income from employment	<p>Including monthly salary, bonus/ double pay, commission/ allowance and accommodation:</p> <p>1. Monthly Salary</p> <ul style="list-style-type: none"> ● Those who earn a regular salary should calculate their income as at 28 February 2022 using their basic salary before tax plus the average monthly regular and irregular commission and allowance from 1 September 2021 to 28 February 2022 plus the average monthly income of year-end bonus and double pay received from 1 March 2021 to 28 February 2022 less total employee’s contribution to ^MPF/ Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) from 1 September 2021 to 28 February 2022. Please see Example 1. ● Those who are paid on an occasional basis, they should calculate their average monthly income for the period from 1 September 2021 to 28 February 2022 (a) <u>serving the employer for 6 calendar months</u>, they should declare their average monthly income by dividing the total income received over the period from 1 September 2021 to 28 February 2022 by 6 months plus the year-end bonus and double pay from 1 March 2021 to 28 February 2022 by 12 months less total employee’s contribution to ^MPF/ Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) from 1 September 2021 to 28 February 2022 by 6 months, please see Example 2(a); (b) <u>serving the employer for less than 6 calendar months</u>, the average monthly income is calculated by dividing the total income received from 1 September 2021 to 28 February 2022 to corresponding months or days of service period less the average of total employee’s contribution to ^MPF/ Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) from service period divided by corresponding months or days of service period. Please see Example 2(b). ● Those who have transferred to another job during the past 6 calendar months prior to the date of submission of their application form and their invited flat selection date are required to declare only the income received from the current employer. (For example, if a person who has transferred to another job 2 months ago is currently earning a regular income, he/ she is required only to declare his/ her present salary. If the person is now employed on an occasional basis, he/ she should declare the average monthly income by dividing the total income received over the past 2 months from the current employer by 2 months.) ● If those who are newly employed have no ^MPF/ Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) contribution deducted from their income, they should 	<ul style="list-style-type: none"> ● With fixed employers, the original of the Employee’s Income Certificate (at Annex D) with the signature of the employer/ person in charge of the company and a copy of the applicable tax documents. The Employee’s Income Certificate form may be photocopied for use where necessary. ● Copy of the salary statement or income proof for a period of 12 calendar months (i.e. from 1 March 2021 to 28 February 2022) if failing to provide the Employee’s Income Certificate and a copy of the applicable tax documents. ● Copy of documentary proof of employee’s contribution to ^MPF / Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) contribution. ● Copy of rental statement for the accommodation. ● A copy of the latest Employer’s Return of Remuneration and Pensions/ Notice of Assessment.

calculate their income on the basis of their actual income received in the particular month.

2. Bonus/ Double Pay and Commission/ Allowance
 - Year-end bonus/ double pay: The bonus and double pay received on a regular or occasional basis from current employer for the period from 1 March 2021 to 28 February 2022 should be declared after being converted into a monthly average. (For example, if the double pay received from 1 March 2021 to 28 February 2022 is HK\$12,000, the monthly average is HK\$12,000/ 12 months = HK\$1,000.) **(For payments received for a service period of less than 12 months, the average monthly amount should be calculated by adding up the payments received in the said period and divided the total amount by the corresponding months or days of service.)**
 - Non year-end bonus/ double pay and allowances (For example, housing allowance, travelling allowance, food allowance, medical allowance, education allowance, hardship allowance (obnoxious duties), etc.): All commissions and various allowances received on a regular or occasional basis for the period from 1 September 2021 to 28 February 2022 should be declared after being converted into a monthly average. (For example, if the total overtime allowance over the period from 1 September 2021 to 28 February 2022 is HK\$3,600, the monthly average is HK\$3,600/ 6 months = HK\$600.) If a person's total household income exceeds the income limit after the irregular income received for the period from 1 September 2021 to 28 February 2022 has been converted into a monthly average, he/ she may convert the irregular income received for the period from 1 March 2021 to 28 February 2022 into a monthly average. **(For payments received for a service period of less than 6 or 12 months, the average monthly amount should be calculated by adding up the payments received in the said period and divided the total amount by the corresponding months or days of service.)**

Example 1 : Calculation method of average monthly income for those employed on a monthly basis (for reference only)

Basic salary of February 2022	+	Regular & irregular commission & allowance from 1.9.2021 to 28.2.2022	+	Year-end bonus & double pay from 1.3.2021 to 28.2.2022	-	Total employee's contribution to ^MPF/Recognised Occupational Retirement Scheme from 1.9.2021 to 28.2.2022
		—————		—————		—————
		6 months		12 months		6 months

Example 2 : Calculation method of average monthly income for those employed on an occasional basis (for reference only)

(a) Total income received from 1.9.2021 to 28.2.2022	+	Year-end bonus & double pay from 1.3.2021 to 28.2.2022	-	Total employee's contribution to ^MPF/ Recognised Occupational Retirement Scheme from 1.9.2021 to 28.2.2022
—————		—————		—————
6 months		12 months		6 months

(b) Total income received for the service period	-	Total employee's contribution to ^MPF/ Recognised Occupational Retirement Scheme for the service period
—————		—————
Service period		Service period

3. Accommodation
 - Any accommodation provided by the employer of the applicant or any family member(s) listed in the application form is also deemed as a portion of the monthly income. It is calculated as follows:
 - (i) Free accommodation - the contributory portion is calculated at 10% of the average monthly total personal income.
 - (ii) Accommodation at a rent lower than the market level - the contributory portion is calculated at 10% of the average monthly total personal income less the rent payable to the employer. It will be taken as "0" if the balance is negative.
4. If the person has no income:
 - Those without any income in the 12 calendar months before the date of submission of application form should enter "0" or "Nil" in the

	<p>column of “Total Monthly Income”.</p> <ul style="list-style-type: none"> Those who are not employed or self-employed in the previous calendar month and by the time of submission of application form but were employed for part of the time over the 12 calendar months should convert their total income into a monthly average and declare it as their average monthly income. Students (aged 18 or above) should submit a photocopy of the latest student identification document (such as student identity card). <p>Remarks: ^Deductible items/ exclusions (Documentary proof must be provided) : These include employees’ contributions to the MPF or Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) , calculated at the statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less (any contribution made voluntarily by the employees are not deductible), alimony payments (capped at the amount determined by the court), contributions under the Surviving Spouses’ and Children’s Pensions Scheme/ Widows and Orphans Pension Scheme, education grants and scholarships, Community Care Fund and Anti-epidemic Fund, old age and disability allowances received from the Government, etc.</p>	
Income from self-employment	<ul style="list-style-type: none"> Business operators: Income includes: profits from business activities (if loss, the income should be “0”), salary, dividends or gratuities receivable by shareholders and private expenses. <ol style="list-style-type: none"> For business with 1 year: the monthly average income earned over the 12 calendar months from 1 March 2021 to 28 February 2022 should be declared (For example, if business commenced on 1 March 2021, the total net profits received over the period from 1 March 2021 to 28 February 2022 should be divided by 12 months). If loss, the income should be calculated as “0”. For business less than 1 year: the monthly average income earned during 1 March 2021 to 28 February 2022 should be declared (For example, if business commenced on 1 April 2021, the total net profits received over the period from 1 April 2021 to 28 February 2022 should be divided by 11 months). If loss, the income should be calculated as “0”. Self-employment without business registration: <ol style="list-style-type: none"> Working with 1 year: the monthly average income earned over the 12 calendar months i.e. 1 March 2021 to 28 February 2022. Working with less than 1 year: the monthly average income earned during the corresponding period from 1 March 2021 to 28 February 2022. 	<ul style="list-style-type: none"> A copy of a valid business registration certificate/ hawker licence (in case of hawking) and applicable tax documents. Hawkers/ Fishermen/ Unlimited companies/ Business operators without business registration certificates/ absence of supporting documents, income and expenditure supporting proofs should be provided. The HA may request applicants/ members to sign relevant declaration forms during vetting period. The original of the latest 12 calendar months of business financial statement confirmed by chartered accountant. Original Auditor’s Report should also be submitted in case of limited company.
Income from rented properties/ lands	<ul style="list-style-type: none"> Monthly rental income from the letting of lands, parking spaces or properties solely or jointly owned in and outside Hong Kong (The White Form applicant and all family members must not own domestic properties in Hong Kong), including the income from subletting as a principal tenant, has to be declared. Both the rates and government rent payable per month are deductible from the monthly rental income, and a further 20% of the remaining sum is also deductible for meeting expenses. Calculation method (for reference only) $\left(\text{Monthly rental income received} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$ If the landed property, parking spaces or land let out without duly stamped tenancy agreement and the rent received is lower than the rateable value, its monthly rental income should be calculated by deducting the monthly rates and government rent from the monthly rent value equivalent of the rateable value of the 2021/22 financial year, and a further 20% of the remaining sum for meeting expenses. 	<ul style="list-style-type: none"> Copy of relevant supporting documents on the average monthly rental income (For example: rental agreement). Copy of the latest demand note for rates and government rent.

	<p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$	
Income from non-rented properties/ lands	<ul style="list-style-type: none"> If the landed property, parking spaces or land is not let out, no matter left vacant/ self used, its monthly rental income should be calculated by deducting the monthly rates and government rent from the monthly rent value equivalent of the rateable value of the 2021/22 financial year, and a further 20% of the remaining sum for meeting expenses. <p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$ <ul style="list-style-type: none"> For properties jointly owned with others, the income calculated as above should be adjusted on a pro rata basis according to the share of interest. <p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\% \times \text{share of interest}$	<ul style="list-style-type: none"> If landed properties, parking spaces or lands are left vacant/ self used, a copy of the latest demand note for rates and government rent should be provided.
Other income	<ul style="list-style-type: none"> Alimony and child maintenance, financial provision/ financial support from children/ relatives not listed on the application form, the guaranteed monthly annuity payment under annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), pensions/ dependent pensions under the Surviving Spouses' and Children's Pensions Scheme, scholarship given as remuneration to be taxable, etc.: <ul style="list-style-type: none"> (a) Regular amount: amount received in February 2022. (b) Irregular amount: average monthly amount received over the 6 calendar months i.e. 1 September 2021 to 28 February 2022. Any interest/ bonus/ dividend received from fixed term deposits and transactions of any nature, such as shares, funds, etc.: average monthly amount received over the 6 calendar months from 1 September 2021 to 28 February 2022. <ul style="list-style-type: none"> Any interest/ bonus received from annuity (including Hong Kong Mortgage Corporation Annuity Plan), savings or investment-linked insurance policies: average monthly amount received over the last 12 calendar months i.e. 1 March 2021 to 28 February 2022. Any other income not stated above. 	<ul style="list-style-type: none"> Alimony: copy of Court Order; Interest from shares and fixed term deposits: copy of supporting documents for relevant investment; Annuity Plan: Copy of relevant supporting documents; Pension: Copy of pension statement; Copy of supporting documents for income received from investment; and Copy of relevant supporting documents.
<ul style="list-style-type: none"> By the time of flat selection, applicants have to declare the total monthly household income. Please refer to the above-mentioned calculation method and declare the total monthly household income from 12 calendar months before the flat selection date. 		

2. Net Asset Value

- (i) The applicant and all family members (including those aged below 18) are required to declare the net asset value as at **24 February 2022** (including assets in and outside Hong Kong).
- (ii) Deductible items/ exclusions:
Applicants or family members who have received the compensation for loss of earning power due to injuries sustained at work, traffic and other accidents may claim deduction from their own assets values for the amount of compensation received. The nature of compensation, the organisation from which this compensation is issued and the amount they have received for that purpose have to be stated. (To provide copies of relevant receipts, insurance policy, etc.)
- (iii) The types of asset that should be declared, calculation method and documents required are as follows:

Assets	Calculation Method	Supporting Documents (To be submitted upon the request of the HA after ballot)
Land	<ul style="list-style-type: none"> For land in and outside Hong Kong such as land held by way of government grants or Letters “A”/ “B” land exchange entitlements, the net value is calculated by deducting the outstanding mortgage amount from the asset value as at 24 February 2022. In the case of joint ownership, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> A copy of the valuation report of the land as at 24 February 2022. A copy of proof of ownership of the land. Copies of the relevant mortgage documents.
Landed properties	<ul style="list-style-type: none"> For landed properties of any uses (e.g. ancestral houses, overseas residential properties, local or overseas commercial retail shops, industrial and commercial premises/ parking spaces, etc) (The White Form applicant and all family members must not own domestic properties in Hong Kong) in and outside Hong Kong, which are completed or for pre-sale, or which are the subject matter of a sale and purchase agreement, the net value is calculated by deducting the outstanding mortgage amount from the asset value as at 24 February 2022. In the case of joint ownership, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> A copy of the valuation report of the landed properties as at 24 February 2022. A copy of proof of ownership of the landed properties. Copies of the relevant mortgage documents.
Vehicle	<ul style="list-style-type: none"> For private cars, vans, light vans, lorries, coaches, taxis, public light buses, container tractors and trailers, motorcycles, etc., the net value is calculated by deducting the outstanding hire purchase repayment and depreciation from the sum of purchase price and the residual values of vehicle registration fee and insurance premium as at 24 February 2022. Depreciation: 60% initial depreciation allowance on down payment of vehicle and payment of the principal by installments in current year, and 30% annual depreciation on the residual value. Formula: $[(Purchase\ price - outstanding\ mortgage) \times (1-60\%)] \times (1-30\%)^n + (residual\ values\ of\ vehicle\ registration\ fee\ and\ insurance\ premium\ as\ at\ 24\ February\ 2022)$ $n = \text{number of year of purchase} - 1$ (Note: purchased less than 1 year is also counted as 1 year) If a vehicle is for the private use or exclusive use of a transportation business, the net asset value should be declared in the field of “Vehicles” of the “Income and Asset Declaration Form” If a vehicle is owned by a business other than that of transportation, say a lorry of a hardware store, its value should be incorporated in the net asset value of the entire business. 	<ul style="list-style-type: none"> A copy of vehicle registration document (both front and back sides). Copies of the relevant vehicle purchase agreement, registration document, the hire purchase agreement which shows the repayment schedule for the months of January 2022 and February 2022, the valid insurance policy and payment receipts showing 24 February 2022, etc.
Taxi/ Public light bus licences	<ul style="list-style-type: none"> The net value is derived by deducting the outstanding mortgage amount from the market value as at 24 February 2022. If the licence is co-owned, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> A copy of the licence; Copies of the relevant mortgage documents; and If hired out, a copy of the relevant documents and income proof.
Investments	<ul style="list-style-type: none"> These include listed shares, bonds, commodity futures, paper gold, certificates of deposits, deposits with brokers, mutual fund, unit trust fund, annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), the cash value and the accumulated bonus of savings or investment-linked insurance schemes (the insurance asset belongs to the policy holder rather than the beneficiary) etc. The value of these investment instruments is determined by the unit closing price as at 24 February 2022, or the most recent unit closing price (whichever is the latest). Note: Annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), any interest/ bonus received from savings or investment-linked insurance policies are treated as income. 	<ul style="list-style-type: none"> Copies of documentary proof of the relevant investments and their values.

Business undertakings	<ul style="list-style-type: none"> ● These include interests in business of sole proprietorship, partnership and limited companies. The net value of business assets is based on items in the latest audited account/ provisional account, including net book value of plant and machinery, stock in hand, accounts receivable, balance of bank accounts, cash in hand, residual value of vehicles, market value of landed properties, etc., less various liabilities. ● If the business is in the form of partnership or a limited company, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> ● A copy of a valid business registration certificate; ● In case of hawking, a copy of the relevant hawker licence is required; ● The original of relevant financial report; and ● Original auditor's report in case of limited company.
Deposits at bank	<ul style="list-style-type: none"> ● The applicant and/or his/ her family member(s)'s asset and bank account(s) under applicant's or his/ her family member(s)' would be regarded as total household asset as at 24 February 2022. ● Deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies as at 24 February 2022. In case of joint account, the balance of amount should be divided equally according to the number of people holding the joint account. 	<ul style="list-style-type: none"> ● Copies of bankbook (must show the name and bank account number at first page); ● The bank statement and the screenshot picture from e-banking (must show the name, bank account number and balances of deposits as at 24 February 2022); ● Copies of the fixed deposits statement; or ● Copies of the relevant supporting documents.
Cash in hand	<ul style="list-style-type: none"> ● Cash in hand as at 24 February 2022 includes local currency in the value of HK\$5,000 or above and foreign currencies of the same value. 	
Others	<ul style="list-style-type: none"> ● Outstanding loans to others as at 24 February 2022 in both local and foreign currencies. ● The amount of MPF/ Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s) which can be withdrawn. 	<ul style="list-style-type: none"> ● Copies of the relevant supporting documents. ● Copies of statement which show the name, bank account number and account balances as at 24 February 2022.
<ul style="list-style-type: none"> ● By the time of flat selection, applicants have to declare the total net household asset value at the date of flat selection, including the deposit paid for the purchased flat. 		

3. If necessary, the HA may invite the applicant or his/ her family member(s) listed in the application form for an interview and to provide supporting documents to prove that they meet the eligibility criteria for the application.

Checklist of supporting documents
Hong Kong Housing Authority ‘Sale of Home Ownership Scheme Flats 2022’
and Hong Kong Housing Society ‘Subsidised Sale Flats Project’

- Attention :
1. By the time of submitting the application form, applicants and their family members are ONLY required to submit the copies of Hong Kong Identity Card or Birth Certificate (for persons aged below 11). Submission of “Income and Asset Declaration Form” and other supporting documents (listed in the following table) such as income, asset and relationship proof will be required upon the request of the HA after ballot.
 2. Where a document to be submitted is not in Chinese or English, a Chinese or English translation must be attached with the name and official capacity (if any) of the translator stated. All photocopies must be clear and legible, otherwise delay in processing the application may be caused.

Documents to be submitted at the time of submitting application form

1. General documentary proof for applicant and family members	
Identity documents of individual family members	A copy of Hong Kong Permanent Identity Card / Hong Kong Identity Card (for persons aged 11 or above). A copy of Birth Certificate (for persons aged below 11. If not born in Hong Kong, please provide a certificate on approval of stay in Hong Kong with the entry date printed on it). A copy of One-way Permit or passport (for persons residing in Hong Kong for less than 7 years, documents permitting them to enter Hong Kong with the stamp showing the initial date of entry are required).
If a name shown in the application form is different from that shown in the supporting documents	A copy of deed poll, notary public certificate or documents issued by the Registration of Persons Office.

Documents to be submitted upon the request of HA after ballot

1. General documentary proof for applicant and family members	
Documentary proof of relationship	A copy of Birth Certificate, notary public certificate or documents issued by the Registration of Persons Office. A copy of the Adoption or Appointment of Guardians documents issued by judicial authorities / government departments for adopted child(ren).
Documents on marital status for married persons	A copy of Certificate of Marriage. For a marriage registered in Mainland but without the relevant document, a copy of the notary public certificate. For customary marriage celebrated in Hong Kong, the original of a statutory declaration. For the spouse of an applicant / a family member who has no right to land in Hong Kong, a declaration specifying the same together with copies of the certificate of marriage and the identity document issued in the place of residence (both front and back sides).
Divorced persons, single parented persons or widowed persons	A copy of court order of divorce; for proceedings in Hong Kong, the certificate of making Decree Nisi Absolute (Divorce). For applications including child(ren) under the age of 18, a copy of the court order for the custody of children. For joint custody order, the physical care and control of the underaged member have to be granted. For unmarried applicants, mother is required to submit a declaration for the arrangement for the custody of children; father is required to submit a copy of the court order for the custody of children. For deceased spouse, a copy of the marriage certificate and death certificate.
Pregnant applicant for 16 weeks or more	A copy of medical proof issued by registered doctors/ Chinese medicine practitioners to certify the expected date of delivery (applicable to female one-person applicant).
2. Income proof for applicant and family members (Please refer to Para. 1 in Annex A of Application Guide for HOS 2022 and HS SSF (White Form))	
Salaried employee (with a regular employer)	The original of Employee’s Income Certificate at Annex D of Application Guide for HOS 2022 and HS SSF (White Form) and the appropriate taxation documents, a copy of MPF Member Benefit Statement.
Salaried employee (with no regular employer)	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement.
Self-employed persons	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement.
Where applicant or family member(s) are on retirement, unemployed or without any employment	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement. A copy of the latest student identification document (for students aged 18 or above without income).
Rented/ Non-rented properties	Copies of demand notes for rates and government rent. For rented properties, proof of average monthly rental income is required.
Other sources of income (dividends, bonuses, dividends/ giving-outs of insurance policies, annuity, regular interest on fixed deposits, pension, contributions from relatives, etc.)	Copies of relevant supporting documents.
3. Net asset value proof for applicant and family members in and outside Hong Kong (Please refer to Para. 2 in Annex A of Application Guide for HOS 2022 and HS SSF (White Form))	
Land	A copy of the valuation report of the land as at 24 February 2022. A copy of proof of ownership of the land. Copies of the relevant mortgage documents. A declaration specifying the usage of the land, together with copies of the relevant documents and income proof for any rented land.
Landed properties: referring to properties owned or under agreements for sale and purchase, e.g. overseas residential properties, local or overseas commercial retail shops, industrial and commercial premises/ parking spaces, etc.	A copy of the valuation report of the landed properties as at 24 February 2022. A copy of proof of ownership of the landed properties. Copies of the relevant mortgage documents. A declaration specifying the usage of the landed properties, together with copies of the relevant documents and income proof for any rented landed properties.
Vehicles: such as private cars and commercial vehicles	A copy of vehicle registration document (both front and back sides).
Taxi/ Public Light Bus Licences	A copy of the licence. A copy of the relevant mortgage documents. A copy of the relevant documents and income proof for any such rented vehicles.
Investments: such as Mutual Fund, Unit trust fund, listed shares, deposits with brokers, commodity futures product, paper gold, certificates of deposits, annuity (including Hong Kong Mortgage Corporation Annuity Plan), insurance policies and bonds	A copy of the relevant supporting documents.
Business undertakings: such as sole proprietorship, partnership or limited companies and all business assets held	A copy of valid business registration certificate. In case of hawking, a copy of the hawker licence. The original of the relevant financial statements.
Deposits at bank, cash in hand and others: for example, deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies, cash in hand in both local currency and foreign currencies, outstanding loans to others in both local and foreign currencies	Copies of bankbook or the monthly bank statement(s) (must show the name, bank account number and balances of deposits as at 24 February 2022). Copies of the fixed deposits statement. Copies of the relevant supporting documents.



Hong Kong Housing Authority 'Sale of Home Ownership Scheme Flats 2022' (HOS 2022) and Hong Kong Housing Society 'Subsidised Sale Flats Project' (HS SSF) Application Form (White Form)

Part II Particulars of the applicant and all family members who will live with the applicant upon purchase of a flat Please mark the box '□' as '■' as appropriate.

Table with columns: Applicant, Family Member, Family Member, Family Member. Rows include: Chinese Name, English Name, HKIC No., Birth Certificate No., Sex, Date of Birth, Relationship with Applicant, Marital Status, Pregnant for 16 weeks, and contact information.

Please fill in all the information according to HKIC or HK Birth Certificate.

Please mark the box '□' as '■' according to the status of individual member.

Please provide contact telephone no.

Part III Record of payment of the application fee (to be completed by applicant) (The HKIC number and contact telephone number of the applicant should be written at the back of the cheque or cashier's order.)

Cheque/Cashier's Order No. 246135 Bank Code 124 Branch Code 012

Cheque No., Bank Code and Branch Code in this template are for reference only. Please fill in the information as shown on the submitted cheque.

Image of a crossed cheque from Hong Kong Housing Authority for HK \$ 250.00. Includes annotations for 'Crossed cheque', 'In BLOCK letter', 'Signature', and 'Cross out bearer'.

The signature should be the same as the signature of bank account holder (Cheque can be issued by applicant or other persons).

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To: Housing Manager/Sales 1,
Home Ownership Scheme Sales Unit
Podium Level 1, Hong Kong Housing Authority
Customer Service Centre,
3 Wang Tau Hom South Road, Kowloon.

Do not submit the income proof at the time of submitting the application form. After ballot, the HA will notify applicants to provide relevant supporting documents.

Annex D

**Hong Kong Housing Authority 'Sale of Home Ownership Scheme Flats 2022'
and Hong Kong Housing Society 'Subsidised Sale Flats Project'
Employee's Income Certificate**

- Attention : (i) An employee may submit a photocopy of this form to his/ her employer for completion.
(ii) Please fill in English block letters (and Chinese if applicable) with a black/ blue ball pen (erasable ball pen should not be used).
(iii) Please do not use correction materials to make any corrections or else this employee's income certificate will be invalidated. Should it be necessary to do so, please cross out the erroneous information and fill in the correct information, which should be countersigned by the signatory of this certificate with the company chop affixed.
(iv) Please indicate 'Nil' in all columns not applicable to the employee or cross them out.

I/ We confirm that *Mr./ Miss/ Ms. _____ (H.K.I.C. No: _____), is an employee in my/ our firm since _____ (date) holding the post of _____. His/ her income before deduction of contribution for Mandatory Provident Fund (MPF)/ Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s), if any, for the past six months (Note 1) is as follows:

Month/ Year	Basic Salary	Overtime Allowance	Other allowance/ incentives (Note 2)	Non year-end bonuses or commission	*Contribution to a MPF/ Recognised Occupational Retirement Scheme(s) (Note 3)	Net Income after *contribution to a MPF/ Recognised Occupational Retirement Scheme(s) has been deducted
09/2021						
10/2021						
11/2021						
12/2021						
01/2022						
02/2022						

(All amounts are declared in Hong Kong dollars, unless specified otherwise)

Note 1: The employer should declare the employee's income for the period from 09/2021 to 02/2022.

Note 2: Includes but not limited to travelling allowance, hardship allowance (obnoxious duties), housing allowance, food allowance, education allowance etc.

Note 3: Please declare the statutory contribution to a MPF/ Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s) (the deductible contribution is statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less (any contribution made voluntarily by the employees are not deductible)).

Other than the above income, in the past 12 months (from 03/2021 to 02/2022), the employee *was paid/ was not paid as follows:

Other income	HK\$ (After deducting the *contribution to MPF/ Recognised Occupational Retirement Scheme(s) (Note 3)	Paid Date
*Year-end double pay/ year-end bonus/ other year-end gratuity		
*Year-end double pay/ year-end bonus/ other year-end gratuity		

Our firm *has/ has not furnished Employer's Return in respect of the income of the above-named employee to the Inland Revenue Department.

*The employee broke his/ her service for the period from _____ to _____.

*There is no break of his/ her service. He/ She has resigned (Effective date: _____).

I understand that under Section 26(2) of the Housing Ordinance (Chapter 283), if I knowingly make in this certificate any false or provide any misleading information to the Hong Kong Housing Authority in respect of the employee's application under the Home Ownership Scheme, I shall be guilty of an offence and liable on conviction to a fine of HK\$500,000 and imprisonment for one year.

I acknowledge our understanding that any person who induces the Hong Kong Housing Society to proceed with the sale and purchase of a subsidised sale flat by any deceit (including the making of false or untrue statement in connection with this certificate) could be held criminally liable for, among other crimes, fraud under Section 16A of the Theft Ordinance (Cap.210), and be punishable by imprisonment.

Signature of Employer / Person in charge _____

Name of Signatory _____
(in Block Letters)

Designation of Signatory _____

Office Address _____

(Company Chop)

Name of Company : _____ Office Tel. _____

(Please use Block Letters) Date _____

*Please delete as appropriate

Please tear-off this page for use by employer