

## 出售居者有其屋計劃單位 2023

### Sale of Home Ownership Scheme Flats 2023

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#### 重售單位價單

#### Price List for Resale Flats

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<u>發展項目</u> <u>Development</u>	<u>重售單位的數目</u> <u>No. of Resale Flats</u>
啟翔苑 Kai Cheung Court	15
錦駿苑 Kam Chun Court	36
裕雅苑 Yu Nga Court	6
愉德苑 Yu Tak Court	4
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總數 Total	61
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## 第一部份：基本資料

## Part 1: Basic Information

發展項目名稱 Name of Development	<b>啟翔苑</b> <b>Kai Cheung Court</b>	期數 (如有) Phase No. (if any)	-
發展項目位置 Location of Development	<b>彩虹道237號</b> <b>237 Choi Hung Road</b>		
發展項目中的住宅物業的總數 The total number of residential properties in the development			<b>940</b>

發展項目名稱 Name of Development	<b>錦駿苑</b> <b>Kam Chun Court</b>	期數 (如有) Phase No. (if any)	-
發展項目位置 Location of Development	<b>馬鞍山路150號</b> <b>150 Ma On Shan Road</b>		
發展項目中的住宅物業的總數 The total number of residential properties in the development			<b>2,079</b>

發展項目名稱 Name of Development	<b>裕雅苑</b> <b>Yu Nga Court</b>	期數 (如有) Phase No. (if any)	-
發展項目位置 Location of Development	<b>怡東路8號</b> <b>8 Yi Tung Road</b>		
發展項目中的住宅物業的總數 The total number of residential properties in the development			<b>3,300</b>

發展項目名稱 Name of Development	<b>愉德苑</b> <b>Yu Tak Court</b>	期數 (如有) Phase No. (if any)	-
發展項目位置 Location of Development	<b>安睦街29號</b> <b>29 On Muk Street</b>		
發展項目中的住宅物業的總數 The total number of residential properties in the development			<b>543</b>

印製日期 Date of Printing	價單編號 Numbering of Price List
30-11-2023	1

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

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

## 第二部份：面積及售價資料

## Part 2: Information on Area and Price

物業的描述 Description of Residential Property				實用面積 (包括露台、工作平台及陽台 (如有)) ※ 平方米 (平方呎) Saleable Area (including balcony, utility platform and verandah, if any) ※ sq. metre (sq. ft.) ※ 下列出售單位均不設工作平台及陽台。 ※ There are no provision of utility platform and verandah in the flats below.	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.) 空調機房、窗台、閣樓、平台、花園、停車位、天台、梯屋、前庭、庭院 Air-conditioning plant room, Bay window, Cockloft, Flat roof, Garden, Parking space, Roof, Stairhood, Terrace, Yard
屋苑 Court	座 Block	樓層 Floor	單位 Unit				
啟翔苑 Kai Cheung Court	A	13	2	46.6 (502) 露台 Balcony: - (-)	4,174,100	89,573 (8,315)	- (-)
啟翔苑 Kai Cheung Court	A	1	7	37.1 (399) 露台 Balcony: - (-)	2,871,700	77,404 (7,197)	- (-)
啟翔苑 Kai Cheung Court	A	33	8	46.6 (502) 露台 Balcony: - (-)	4,429,900	95,062 (8,825)	- (-)
啟翔苑 Kai Cheung Court	A	32	8	46.6 (502) 露台 Balcony: - (-)	4,423,000	94,914 (8,811)	- (-)
啟翔苑 Kai Cheung Court	A	5	9	37.3 (401) 露台 Balcony: - (-)	3,186,100	85,418 (7,945)	- (-)
啟翔苑 Kai Cheung Court	A	24	11	27.4 (295) 露台 Balcony: - (-)	2,466,400	90,015 (8,361)	- (-)
啟翔苑 Kai Cheung Court	A	18	11	27.4 (295) 露台 Balcony: - (-)	2,425,800	88,533 (8,223)	- (-)
啟翔苑 Kai Cheung Court	A	35	15	37.1 (399) 露台 Balcony: - (-)	3,474,800	93,660 (8,709)	- (-)
啟翔苑 Kai Cheung Court	B	16	2	46.6 (502) 露台 Balcony: - (-)	4,198,200	90,090 (8,363)	- (-)
啟翔苑 Kai Cheung Court	B	25	4	37.1 (399) 露台 Balcony: - (-)	3,323,300	89,577 (8,329)	- (-)
啟翔苑 Kai Cheung Court	B	24	8	46.6 (502) 露台 Balcony: - (-)	4,526,400	97,133 (9,017)	- (-)
啟翔苑 Kai Cheung Court	B	3	9	37.3 (401) 露台 Balcony: - (-)	3,216,600	86,236 (8,021)	- (-)
啟翔苑 Kai Cheung Court	B	22	10	35.7 (384) 露台 Balcony: - (-)	3,361,900	94,171 (8,755)	- (-)
啟翔苑 Kai Cheung Court	B	20	10	35.7 (384) 露台 Balcony: - (-)	3,346,100	93,728 (8,714)	- (-)
啟翔苑 Kai Cheung Court	B	18	11	46.6 (502) 露台 Balcony: - (-)	4,212,000	90,386 (8,390)	- (-)
錦駿苑 Kam Chun Court	A	27	1	45.3 (488) 露台 Balcony: 3.8 (41)	3,513,000	77,550 (7,199)	- (-)
錦駿苑 Kam Chun Court	A	31	2	39.7 (427) 露台 Balcony: 3.8 (41)	3,092,900	77,907 (7,243)	- (-)
錦駿苑 Kam Chun Court	A	13	7	41.5 (447) 露台 Balcony: - (-)	3,117,200	75,113 (6,974)	- (-)
錦駿苑 Kam Chun Court	A	2	7	41.5 (447) 露台 Balcony: - (-)	2,907,800	70,067 (6,505)	- (-)

物業的描述 Description of Residential Property				實用面積 (包括露台、工作平台及陽台 (如有)) * 平方米 (平方呎) Saleable Area (including balcony, utility platform and verandah, if any) * sq. metre (sq. ft.) * 下列出售單位均不設工作平台及陽台。 * There are no provision of utility platform and verandah in the flats below.	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.) 空調機房、窗台、閣樓、平台、花園、停車位、天台、梯屋、前庭、庭院 Air-conditioning plant room, Bay window, Cockloft, Flat roof, Garden, Parking space, Roof, Stairhood, Terrace, Yard
屋苑 Court	座 Block	樓層 Floor	單位 Unit				
錦駿苑 Kam Chun Court	B	8	4	41.0 (441) 露台 Balcony: - (-)	2,955,700	72,090 (6,702)	- (-)
錦駿苑 Kam Chun Court	B	4	4	41.0 (441) 露台 Balcony: - (-)	2,906,900	70,900 (6,592)	- (-)
錦駿苑 Kam Chun Court	C	15	1	45.9 (494) 露台 Balcony: 3.8 (41)	3,450,300	75,170 (6,984)	- (-)
錦駿苑 Kam Chun Court	C	14	2	30.0 (323) 露台 Balcony: 2.9 (31)	2,144,900	71,497 (6,641)	- (-)
錦駿苑 Kam Chun Court	C	29	3	39.8 (428) 露台 Balcony: 3.8 (41)	3,070,100	77,138 (7,173)	- (-)
錦駿苑 Kam Chun Court	C	11	4	28.9 (311) 露台 Balcony: 2.8 (30)	2,097,000	72,561 (6,743)	- (-)
錦駿苑 Kam Chun Court	C	16	8	35.0 (377) 露台 Balcony: - (-)	2,654,000	75,829 (7,040)	- (-)
錦駿苑 Kam Chun Court	C	9	9	41.0 (441) 露台 Balcony: - (-)	3,060,400	74,644 (6,940)	- (-)
錦駿苑 Kam Chun Court	C	36	11	41.5 (447) 露台 Balcony: - (-)	3,309,600	79,749 (7,404)	- (-)
錦駿苑 Kam Chun Court	D	23	1	35.7 (384) 露台 Balcony: - (-)	2,717,700	76,126 (7,077)	- (-)
錦駿苑 Kam Chun Court	D	10	1	35.7 (384) 露台 Balcony: - (-)	2,611,400	73,148 (6,801)	- (-)
錦駿苑 Kam Chun Court	D	30	2	34.8 (375) 露台 Balcony: - (-)	2,729,900	78,445 (7,280)	- (-)
錦駿苑 Kam Chun Court	D	18	2	34.8 (375) 露台 Balcony: - (-)	2,645,000	76,006 (7,053)	- (-)
錦駿苑 Kam Chun Court	D	4	2	34.8 (375) 露台 Balcony: - (-)	2,514,800	72,264 (6,706)	- (-)
錦駿苑 Kam Chun Court	D	38	3	35.1 (378) 露台 Balcony: - (-)	2,786,800	79,396 (7,372)	- (-)
錦駿苑 Kam Chun Court	D	12	5	38.8 (418) 露台 Balcony: 3.8 (41)	2,859,300	73,693 (6,840)	- (-)
錦駿苑 Kam Chun Court	D	39	7	39.6 (426) 露台 Balcony: 3.8 (41)	3,104,200	78,389 (7,287)	- (-)
錦駿苑 Kam Chun Court	D	35	7	39.6 (426) 露台 Balcony: 3.8 (41)	3,085,400	77,914 (7,243)	- (-)
錦駿苑 Kam Chun Court	D	12	8	39.6 (426) 露台 Balcony: 3.8 (41)	2,847,500	71,907 (6,684)	- (-)

物業的描述 Description of Residential Property				實用面積 (包括露台、工作平台及陽台(如有))※ 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) ※ sq. metre (sq. ft.) ※ 下列出售單位均不設工作平台及陽台。 ※ There are no provision of utility platform and verandah in the flats below.	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.) 空調機房、窗台、閣樓、平台、花園、停車位、天台、梯屋、前庭、庭院 Air-conditioning plant room, Bay window, Cockloft, Flat roof, Garden, Parking space, Roof, Stairhood, Terrace, Yard
屋苑 Court	座 Block	樓層 Floor	單位 Unit				
錦駿苑 Kam Chun Court	D	6	11	41.5 (447) 露台 Balcony: - (-)	3,097,400	74,636 (6,929)	- (-)
錦駿苑 Kam Chun Court	E	34	1	35.7 (384) 露台 Balcony: - (-)	2,789,900	78,148 (7,265)	- (-)
錦駿苑 Kam Chun Court	E	18	2	34.8 (375) 露台 Balcony: - (-)	2,649,100	76,124 (7,064)	- (-)
錦駿苑 Kam Chun Court	E	14	2	34.8 (375) 露台 Balcony: - (-)	2,615,900	75,170 (6,976)	- (-)
錦駿苑 Kam Chun Court	E	21	4	39.6 (426) 露台 Balcony: 3.8 (41)	3,014,400	76,121 (7,076)	- (-)
錦駿苑 Kam Chun Court	E	34	7	39.6 (426) 露台 Balcony: 3.8 (41)	3,085,400	77,914 (7,243)	- (-)
錦駿苑 Kam Chun Court	E	31	7	39.6 (426) 露台 Balcony: 3.8 (41)	3,071,300	77,558 (7,210)	- (-)
錦駿苑 Kam Chun Court	E	14	7	39.6 (426) 露台 Balcony: 3.8 (41)	2,929,800	73,985 (6,877)	- (-)
錦駿苑 Kam Chun Court	E	6	9	45.5 (490) 露台 Balcony: 3.8 (41)	3,226,000	70,901 (6,584)	- (-)
錦駿苑 Kam Chun Court	E	25	10	41.5 (447) 露台 Balcony: - (-)	3,304,700	79,631 (7,393)	- (-)
錦駿苑 Kam Chun Court	E	39	11	41.5 (447) 露台 Balcony: - (-)	3,378,500	81,410 (7,558)	- (-)
錦駿苑 Kam Chun Court	E	23	11	41.5 (447) 露台 Balcony: - (-)	3,275,100	78,918 (7,327)	- (-)
錦駿苑 Kam Chun Court	E	7	11	41.5 (447) 露台 Balcony: - (-)	3,114,600	75,051 (6,968)	- (-)
裕雅苑 Yu Nga Court	B	26	5	34.7 (374) 露台 Balcony: - (-)	2,302,800	66,363 (6,157)	- (-)
裕雅苑 Yu Nga Court	B	9	7	34.7 (374) 露台 Balcony: - (-)	2,182,900	62,908 (5,837)	- (-)
裕雅苑 Yu Nga Court	C	6	18	25.3 (272) 露台 Balcony: - (-)	1,632,400	64,522 (6,001)	- (-)
裕雅苑 Yu Nga Court	D	15	5	34.7 (374) 露台 Balcony: - (-)	2,231,700	64,314 (5,967)	- (-)
裕雅苑 Yu Nga Court	E	30	12	35.2 (379) 露台 Balcony: - (-)	2,343,500	66,577 (6,183)	- (-)
裕雅苑 Yu Nga Court	F	17	1	25.6 (276) 露台 Balcony: - (-)	1,747,300	68,254 (6,331)	- (-)

物業的描述 Description of Residential Property				實用面積 (包括露台、工作平台及陽台 (如有)) ※ 平方米 (平方呎) Saleable Area (including balcony, utility platform and verandah, if any) ※ sq. metre (sq. ft.) ※ 下列出售單位均不設工作平台及陽台。 ※ There are no provision of utility platform and verandah in the flats below.	售價 (元) Price (\$)	實用面積 每平方米/呎售價 元, 每平方米 (元, 每平方呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)	其他指明項目的面積 (不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.) 空調機房、窗台、閣樓、平台、花園、停車位、天台、梯屋、前庭、庭院 Air-conditioning plant room, Bay window, Cockloft, Flat roof, Garden, Parking space, Roof, Stairhood, Terrace, Yard
屋苑 Court	座 Block	樓層 Floor	單位 Unit				
愉德苑 Yu Tak Court	-	4	1	42.5 (457) 露台 Balcony: - (-)	3,063,600	72,085 (6,704)	- (-)
愉德苑 Yu Tak Court	-	31	10	26.6 (286) 露台 Balcony: - (-)	2,203,800	82,850 (7,706)	- (-)
愉德苑 Yu Tak Court	-	17	11	27.2 (293) 露台 Balcony: - (-)	2,205,500	81,085 (7,527)	- (-)
愉德苑 Yu Tak Court	-	13	18	42.9 (462) 露台 Balcony: - (-)	3,391,400	79,054 (7,341)	- (-)

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### 第三部份：其他資料

- (1) 準買方應參閱發展項目的售樓說明書，以了解該項目的資料。
- (2) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第 8 條及附表二第 2 部的計算得出的。

備註：價單所列以平方呎顯示之面積均依據 1 平方米 = 10.764 平方呎換算，並四捨五入至整數。每平方呎實用面積的售價，則以該整數的平方呎面積作計算。每平方米/呎實用面積的售價，均四捨五入至元位。

- (3) 購樓時須繳付的各项費用

1. 買方在辦理購樓手續時，須繳付包括但不限於下列各項費用：

- (a) 所有應繳的印花稅 (註一)；
- (b) 於土地註冊處登記契據文件的註冊費；
- (c) 律師費用：
  - (i) 買方(除非自行委聘律師)須繳付香港房屋委員會(房委會)所委聘的律師的費用。有關房委會所委聘的律師辦理居者有其屋計劃(居屋)單位的買賣手續的律師費用容後通知(請注意：房委會所委聘的律師只代表房委會而非代表買方。)；
  - (ii) 若買方自行委聘屬意的律師，則只須負責支付本身的律師費用；
- (d) 契據文件 (包括政府地契、公契、其他有關業權契約等) 的核證副本的費用；
- (e) 清理裝修廢料的費用 (如有)、裝修保證按金 (如有) 和特別基金 (如有)；及
- (f) 管理費、管理費按金、預付管理費用 (如有)、由物業管理業監管局訂明所需繳付的徵款 (如有) 以及罰金 (如有)。

2. 如買方需以按揭貸款購買單位，則另須支付：

- (a) 於土地註冊處登記按揭契據的註冊費；及
- (b) 貸款銀行或財務機構或其律師安排有關按揭貸款的法律手續費用。(請注意：如貸款銀行或財務機構同時委聘房委會所委聘的律師辦理按揭契據手續，該律師行會另行向買方收費。)

3. 如對上述的收費及手續有任何疑問，請向居屋銷售小組或律師查詢。

- (4) 購樓付款方法

綠表買方於居屋銷售小組辦理簽署買賣協議手續時，須攜同總數為港幣七萬四千元正 (HK\$74,000) 的銀行本票，抬頭人為「香港房屋委員會」，以繳付所需定金(不少於售價的百分之五)，若上述本票金額不足選購單位售價的百分之五，定金餘額須即時以個人支票方式繳付(不接受現金或公司支票付款)。白表買方於居屋銷售小組辦理簽署買賣協議手續時，須攜同總數為港幣十四萬八千元正 (HK\$148,000) 的銀行本票，抬頭人為「香港房屋委員會」，以繳付所需定金(不少於售價的百分之十)，若上述本票金額不足選購單位售價的百分之十，定金餘額須即時以個人支票方式繳付(不接受現金或公司支票付款)。就已落成樓宇(如重售單位)，房委會或房委會所委聘的律師會於簽署買賣協議日期後28日內就完成買賣一事以書面通知買方，買方須於通知書發出日期後14日內或按該通知書上的指定日期內完成辦理其餘的購樓法律手續及付清售價餘額。

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註一：房委會並非負責印花稅事務的機構。居屋單位的印花稅是由稅務局轄下的印花稅署收取，而印花稅金額則是按差餉物業估價署釐定居屋單位的市值徵收。印花稅並非以居屋單位的最初市值或售價來釐定。買方可諮詢他委聘的律師有關居屋單位的印花稅事宜。買方如欲了解詳情及更多有關印花稅措施的資訊，可致電2594 3202 向稅務局轄下的印花稅署查詢或瀏覽其網址(<http://www.ird.gov.hk/chi/faq/index.htm>)。

## (5) 按揭貸款辦法

1. 買方簽妥買賣協議後，若需藉按揭貸款支付售價餘額，應前往名列於居屋銷售小組核准名單內的銀行或財務機構（參與銀行或財務機構），以房委會指定的特惠條件申請按揭貸款；按揭條款以有關參與銀行或財務機構的最終批准作實。參與銀行或財務機構已與房委會簽訂「按揭保證契據」，而按揭貸款的部分條件如下：
  - (a) 貸款額：最高為繳付定金後的售價餘額；
  - (b) 還款期：最長為二十五年（註二）；及
  - (c) 利率（註三）：年息最高為有關參與銀行或財務機構所定的最優惠貸款利率減半厘。

買方如向未與房委會簽訂「按揭保證契據」的銀行或財務機構申辦按揭貸款，有關按揭貸款須事先獲得房屋署署長批准。為免辦理按揭安排有所延誤，買方須預留充足時間向房屋署申請有關批准，並須繳付相關申請的行政費。有關按揭貸款的詳情，請直接聯絡相關銀行或財務機構。

2. 買方亦可用第一按揭方式，接受其僱主貸款（其僱主須辦有正式的僱員置業按揭貸款計劃）以支付售價餘額。但買方在接受其僱主貸款前，須先經房屋署署長批准。
3. 除非得到房屋署署長批准，買方不得把單位作任何其他形式的按揭、重按或提高其貸款額。有關詳情請向居屋銷售小組查詢。
4. 如買方把購買的單位抵押給參與銀行或財務機構而又在尚未償還所有按揭貸款前終止供款，有關參與銀行或財務機構將會出售該單位。若出售單位所得的款項未能全數償還買方尚欠參與銀行或財務機構的按揭貸款餘額及一切有關的利息、法律及行政費用等，參與銀行或財務機構會根據「按揭保證契據」向房委會申索買方的上述所有欠款，而房委會亦會根據「按揭保證契據」支付參與銀行或財務機構該等欠款。此後，房委會將就有關上述支付參與銀行或財務機構的欠款向買方追討所有欠款及利息。

## (6) 過期完成交易之利息及撤銷買賣之費用

1. 如買方未能依照買賣協議在指定日期或之前完成交易，房委會有權在不影響其他補救措施的情況下，向買方收取欠繳款項的利息，利率為香港上海匯豐銀行有限公司公布的最優惠貸款利率加年利率二厘。
2. 在簽署轉讓契據前，買方不得把單位轉讓予其他人士或機構。若買方要求撤銷買賣協議，且獲房委會同意，房委會有權保留一筆相等於售價百分之五的款額，作為同意撤銷買賣協議買方應付的代價。此外，買方須向房委會支付或償付與撤銷買賣協議有關或其引致的一切法律費用、收費及代付費用（包括印花稅（如有）及註冊費）。

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註二：房委會資助房屋小組委員會於2023年11月17日通過新居屋/綠表置居計劃(綠置居)項目的按揭還款期由最長25年延長至最長30年。有關安排適用於在一手市場出售的新居屋/綠置居項目，而買賣交易的完成日期和簽立有關法定押記的日期均在2024年1月1日或之後。新居屋/綠置居項目是指在2023年12月1日或之後獲發佔用許可證的居屋/綠置居項目。有關安排並不適用於在2023年12月1日前獲發佔用許可證的居屋/綠置居項目。

註三：由2022年11月1日起，除按參考最優惠貸款利率制定的按揭計劃外，參與銀行或財務機構亦可向資助出售單位的現有按揭人、現有業主和一手市場及第二市場計劃新買家提供按參考香港銀行同業拆息制定的按揭計劃。詳情請向參與銀行或財務機構查詢。



### Part 3 : Other Information

- (1) Prospective purchasers are advised to refer to the sales brochure for the development for information on the development.
- (2) The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.

NOTE : The areas as specified in square feet in the price lists are converted at a rate of 1 square metre to 10.764 square feet and rounded to the nearest square foot. Unit rates of saleable area per square foot are then calculated based on the rounded areas in square feet. Unit rates of saleable area per square metre or per square foot are rounded to the nearest dollar.

- (3) Fees and charges to be paid upon purchasing a flat
  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 1) ;
    - (b) Registration fees for registration of the deeds at the Land Registry;
    - (c) Legal costs:
      - (i) The purchaser, unless appointing his/her own solicitors, is required to pay the legal costs of the Hong Kong Housing Authority (HA)'s appointed solicitors. The fee rate charged by the HA's appointed solicitors for the sale and purchase of Home Ownership Scheme (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) Debris removal fee (if any), decoration deposit (if any) and special fund (if any); and
    - (f) Management fees, management fees deposit, advance payments of management fees (if any) and the levy payable (if any) and penalty (if any) as prescribed by the Property Management Services Authority.
  2. If the purchaser requires a mortgage loan to finance the purchase of the flat, he/she is also required to pay:
    - (a) The fee for registration of the mortgage deed at 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 also appoints the HA's appointed solicitors to handle the mortgage arrangements, the solicitors will charge the purchaser a separate fee.)
  3. For enquiries on the above fees and charges or procedures, please contact the HOS Sales Unit or the solicitors.
- (4) Payment of purchase price

The Green Form Purchaser must, at the time of signing the Agreement for Sale and Purchase (ASP) at the HOS Sales Unit, bring along with him/her cashier's order(s) in the sum of HK\$74,000 made payable to "HONG KONG HOUSING AUTHORITY" for paying the deposit (not less than 5% of the purchase price). If the amount of such cashier's order(s) is less than 5% 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). The White Form Purchaser must, at the time of signing the ASP at the HOS Sales Unit, bring along with him/her cashier's order(s) in the sum of HK\$148,000 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(s) 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). 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.

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Note 1 : The HA is not the responsible organisation for stamp duties related matters. The stamp duty for a flat under the HOS is collected by the Stamp Office under the Inland Revenue Department basing on the market value of the HOS flat for stamp duty purpose assessed by the Rating and Valuation Department. Stamp duty is not assessed basing on the initial market value or purchase price of the HOS flat. Purchasers may consult their appointed solicitors for matters related to stamp duty of the HOS flat. 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](http://www.ird.gov.hk/eng/faq/index.htm)) for details or further information on stamp duty measures.

(5) Mortgage arrangement

1. 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 (participating bank or financial institution), which is available from the HOS Sales Unit, for a mortgage loan on special concessionary terms specified by the HA; and the mortgage conditions are subject to final approval by the participating bank or financial institution concerned. The participating banks or financial institutions have entered into a Deed of Guarantee (DoG) with the HA. Some of the mortgage terms are as follows:

- (a) loan amount : not exceeding the balance of the purchase price after payment of deposit;
- (b) repayment period : not exceeding 25 years (Note 2); and
- (c) interest rate (Note 3): not higher than 0.5% per annum below the Best Lending Rate quoted by the participating bank or financial institution concerned.

If the purchaser wishes to mortgage with other bank or financial institution which has not entered into a DoG 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 Housing Department 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.

2. A purchaser may also, by way of a first mortgage, 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.
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.
4. If the purchaser, who has mortgaged the flat purchased to a participating bank or financial institution, defaults on mortgage payments before paying off the mortgage loan, the participating 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 participating bank or financial institution will, pursuant to the DoG, make a claim against the HA for the payment of all the above arrears that the purchaser owes. The HA shall then under the DoG pay the same to the participating bank or financial institution. In relation to the above payments made by the HA to the participating bank or financial institution, the HA will then recover such payments and the interest from the purchaser.

(6) Fees and charges to be paid upon delay or cancellation of purchase

1. 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 outstanding amount of any part 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.
2. 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 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) and registration fee) in connection with or arising from the cancellation of the ASP.

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Note 2 : HA Subsidised Housing Committee endorsed on 17 November 2023 that the maximum mortgage repayment period will be extended from 25 years to 30 years for new HOS/Green Form Subsidised Home Ownership Scheme (GSH) projects. The arrangement is applicable to new HOS/GSH projects sold on the primary market with the completion date of the sale and purchase, and the relevant legal charge falling on or after 1 January 2024. New HOS/GSH projects refer to the HOS/GSH projects with occupation permit issued on or after 1 December 2023. The arrangement is not applicable to HOS/GSH projects with occupation permit issued before 1 December 2023.

Note 3 : Starting from 1 November 2022, participating banks or financial institutions may offer a mortgage plan that makes reference to the Hong Kong Interbank Offered Rate to their existing mortgagors, present owners and new purchasers of Subsidised Sale Flat Scheme flats in the primary market and under the Secondary Market Scheme, in addition to mortgage plan that makes reference to the Best Lending Rate. Please contact the participating banks or financial institutions for details.

互聯網網站的網址為：

The address of the website is :

**[www.housingauthority.gov.hk/hos/2023](http://www.housingauthority.gov.hk/hos/2023)**

