

Notes on Mortgage Arrangement
按揭貸款須知
(Applicable only to projects of Hong Kong Housing Society)
(只適用於香港房屋協會項目)

1. Whether or not the Flat-for-Flat Voucher is used, Purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the Hong Kong Housing Society ("HKHS")'s approved list for approval-in-principle, and thereafter submit a written application to HKHS for approval to creation of a first charge over the flat purchased. The maximum loan amount would be 90% of the purchase price. All banks and financial institutions should adopt the "Standard Mortgage Deed" which is provided by HKHS in processing the mortgage loan. The actual amount of loan, repayment 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 HKHS does not warrant that the purchaser can obtain a mortgage loan which is equivalent to 90% of the purchase price or any mortgage loan from any banks or financial institutions. [Note: The procedural guidelines on the application for HKHS's approval to creation of a first charge over the flat purchased will be provided to the purchaser after the signing of the Preliminary Agreement for Sale and Purchase. The applicant may be required to pay the administrative fee of HKHS for processing the application.]

不論有否選用「樓換樓券」，若需要按揭貸款以繳付樓價的餘額，買方須前往香港房屋協會（下稱「房協」）指定的銀行或財務機構辦理手續以申請原則上批准，其後向房協申請批准就其購入的單位設立第一按揭。貸款金額以樓價的九成為上限。所有提供按揭服務的銀行及財務機構均須使用房協提供的「標準按揭契據」辦理按揭貸款。有關實際按揭貸款額、還款年期、利率及其他按揭貸款的條款，一概以銀行或財務機構根據買方的個別情況作出的決定為準。請注意，房協並不保證買方可獲任何銀行或財務機構提供九成或任何按揭貸款。[注意：房協將於買方簽訂臨時買賣合約後向買方提供有關申請房協批准就其購入的單位設立第一按揭的申請指引。申請者可能須繳付房協審批有關申請的行政費。]

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 HKHS on details of the terms and conditions of the mortgages before flat selection. No warranty or guarantee is given by HKHS that the purchaser can obtain any mortgage loan or the maximum loan amount from any banks or financial institutions.

銀行或財務機構會否為買方提供樓宇按揭貸款及提供的按揭條款將視乎各銀行或財務機構的政策及個別買方的財政狀況而定。因此，買方應在選購單位前與房協指定的銀行或財務機構商討有關的按揭條款。房協並不承諾或保證買方能獲得任何銀行或財務機構提供的貸款或可獲得的最高貸款額。

3. In case the Purchaser wishes to obtain a "staff housing loan mortgage" from his / her employer, the Purchaser should submit a written application to HKHS for its prior consent. Upon receipt of such application, HKHS will issue the procedural guidelines to the purchaser and process further. HKHS has discretion to reject any application without giving any explanation. If a Purchaser who has obtained a "staff housing loan mortgage" needs to obtain refinancing for whatever reason in the future, the Purchaser shall submit a written application to HKHS for its prior consent. Even if the bank or financial institution providing the refinancing loan has participated in providing up to 90% mortgage financing under the Special Sales Exercise, the mortgage loan arising from refinancing shall not be subject to any of the guarantee or indemnity by HKHS and HKHS does not warrant that the Purchaser can obtain a mortgage loan which is equivalent to 90% of the purchase price or any mortgage loan upon refinancing. [Note: Applicant should pay the administrative fee and solicitors' fee of HKHS for vetting the staff housing loan mortgage.]

買方如欲申請其僱主的「職員住屋貸款計劃」以繳付樓價，必須先向房協提出書面申請，而房協在接獲有關申請後便會向申請者發出指引及作進一步處理。房協有權拒絕任何申請而毋須作出解釋。如獲得「職員住屋貸款計劃」之買方日後不論任何原因而須轉按，買方須先向房協提出書面申請。即使提供轉按貸款之銀行或財務機構於「特設銷售計劃」參與提供最高九成按揭，房協並不會就轉按的貸款提供任何擔保，亦不保證買方於轉按時可獲九成或任何按揭貸款。[注意：申請人須繳付房協審批有關職員住屋貸款按揭的一切行政費及律師費。]

Special Sales Exercise for Wang Fuk Court Owners 宏福苑業主「特設銷售計劃」

Projects of Hong Kong Housing Society 香港房屋協會項目

Sierra Terrace (Fanling) 樂嶺軒（粉嶺）

Hemma Sapphire (Kwun Tong (North)) 灝然（觀塘（北部））

Participating banks/financial institutions providing up to 90% mortgage financing to purchasers
參與提供最高九成按揭之銀行／財務機構

For reference only
只供參考

Name of Banks or Financial Institutions 銀行或財務機構名稱

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|---|----------------|
| 1. Bank of China (Hong Kong) Limited | 中國銀行（香港）有限公司 |
| 2. Bank of Communications (Hong Kong) Limited | 交通銀行（香港）有限公司 |
| 3. China CITIC Bank International Limited | 中信銀行（國際）有限公司 |
| 4. Chiyu Banking Corporation Limited | 集友銀行有限公司 |
| 5. Chong Hing Bank Limited | 創興銀行有限公司 |
| 6. CMB Wing Lung Bank Limited | 招商永隆銀行有限公司 |
| 7. Dah Sing Bank, Limited | 大新銀行有限公司 |
| 8. Hang Seng Bank Limited | 恒生銀行有限公司 |
| 9. Industrial and Commercial Bank of China (Asia) Limited | 中國工商銀行（亞洲）有限公司 |
| 10. Nanyang Commercial Bank, Limited | 南洋商業銀行有限公司 |
| 11. OCBC Bank (Hong Kong) Limited | 華僑銀行（香港）有限公司 |
| 12. Public Bank (Hong Kong) Limited | 大眾銀行（香港）有限公司 |
| 13. Shanghai Commercial Bank Limited | 上海商業銀行有限公司 |
| 14. Standard Chartered Bank (Hong Kong) Limited | 渣打銀行（香港）有限公司 |
| 15. The Bank of East Asia, Limited | 東亞銀行有限公司 |
| 16. The Hongkong and Shanghai Banking Corporation Limited | 香港上海滙豐銀行有限公司 |

The above list of banks/financial institutions is for reference only and subject to variation without further notice.
以上之銀行／財務機構名單只供參考，數目如有增減，恕不另行通知。

Remarks 備註：

(1) The above banks/financial institutions are those designated by HKHS for providing up to 90% mortgage financing to purchasers of the sale flats of the above projects. No warranty is given by HKHS that the Purchaser can obtain home loan finance from any banks/financial institutions.
上述銀行／財務機構為房協指定給予上述項目單位購買人士提供最高九成按揭之銀行／財務機構，房協並不承諾買家必能獲得銀行／財務機構提供按揭貸款。

(2) HKHS declares that the above information is for reference only. The above banks/financial institutions have the sole and absolute discretion to decide on the loan amount and other terms of granting the loan and have the right to approve or decline any loan application. The decisions by the banks/financial institutions are not related to HKHS and HKHS shall not be held responsible therefor. Regardless any loan is granted or not, the purchasers shall complete the sale and purchase of the sale flats of Sierra Terrace and pay the balance of purchase price in accordance with the Agreement for Sale and Purchase.

房協特此聲明，上述資料只供參考之用，有關最高貸款額及其他貸款條件，上述銀行／財務機構會就個別情況作出決定。上述銀行／財務機構保留批准或拒絕任何按揭貸款申請之權利。銀行／財務機構決定與房協無關，房協亦無需為此負責。不論貸款獲批與否，買方仍須按正式合約完成樂嶺軒單位或灝然單位的交易及付清成交金額餘款。