價單 Price List

第一部份：基本資料　　Part 1: Basic Information

發展項目名稱 Name of Development	御海灣發展項目第2期 PHASE 2 OF REGENCY BAY DEVELOPMENT	期數 (如有) Phase No. (if any)	第2期^ PHASE 2^
發展項目位置 Location of Development	海皇路23 號 23 HOI WONG ROAD		
發展項目(或期數)中的住宅物業的總數 The total number of residential properties in the development (or phase of the development)		406	

印製日期 Date of Printing	價單編號 Number of Price List
05 January 2022	6

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
28 December 2022	6A	
14 February 2023	6B	
11 April 2023	6C	
28 December 2023	6D	
09 April 2024	6E	
13 April 2024	6F	

^備註: 期數中的第1座稱為「御海灣II」。

^Remarks: Tower 1 of the Phase is called "Regency Bay II".

Price List No. 6F

第二部份：面積及售價資料　　Part 2: Information on Area and Price

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)								
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	28	A	34.045 (366) 露台 Balcony:2.006 (22) 工作平台 Utility Platform:0.000 (0)	9,542,100	280,279 (26,071)	-	-	-	-	-	-	-	-	-	-
1	17	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,579,700	280,897 (26,103)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	16	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,553,800	280,137 (26,032)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	15	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,527,900	279,378 (25,962)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	12	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,504,400	278,689 (25,898)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	11	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,480,800	277,997 (25,833)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	10	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,457,400	277,311 (25,769)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	9	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,433,800	276,619 (25,705)	-	0.140 (2)	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)								
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	8	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,410,300	275,930 (25,641)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	7	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,386,700	275,238 (25,577)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	6	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,363,300	274,551 (25,513)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	5	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,339,700	273,859 (25,449)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	3	C	34.104 (367) 露台 Balcony:2.002 (22) 工作平台 Utility Platform:0.000 (0)	9,316,200	273,170 (25,385)	-	0.140 (2)	-	-	-	-	-	-	-	-
1	22	D	46.550 (501) 露台 Balcony:2.010 (22) 工作平台 Utility Platform:1.601 (17)	14,002,400	300,803 (27,949)	-	-	-	-	-	-	-	-	-	-
1	21	D	46.550 (501) 露台 Balcony:2.010 (22) 工作平台 Utility Platform:1.601 (17)	13,841,700	297,351 (27,628)	-	-	-	-	-	-	-	-	-	-
1	9	D	46.550 (501) 露台 Balcony:2.010 (22) 工作平台 Utility Platform:1.601 (17)	12,730,600	273,482 (25,410)	-	-	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)								
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	8	D	46.550 (501) 露台 Balcony:2.010 (22) 工作平台 Utility Platform:1.601 (17)	12,704,800	272,928 (25,359)	-	-	-	-	-	-	-	-	-	-
1	28	E	41.631 (448) 露台 Balcony:2.005 (22) 工作平台 Utility Platform:1.656 (18)	11,587,100	278,329 (25,864)	-	0.193 (2)	-	-	-	-	-	-	-	-
1	28	F	41.663 (448) 露台 Balcony:2.005 (22) 工作平台 Utility Platform:1.656 (18)	11,587,100	278,115 (25,864)	-	0.193 (2)	-	-	-	-	-	-	-	-
1	19	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,126,700	274,090 (25,462)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	18	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,109,900	273,677 (25,423)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	17	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,093,100	273,263 (25,385)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	16	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,076,200	272,846 (25,346)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	15	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,059,400	272,433 (25,308)	-	0.143 (2)	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)								
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	12	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,037,100	271,883 (25,257)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	7	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	10,897,000	268,432 (24,936)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	6	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	10,869,000	267,742 (24,872)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	5	G	40.595 (437) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	10,840,900	267,050 (24,808)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	28	J	40.233 (433) 露台 Balcony:2.000 (22) 工作平台 Utility Platform:1.656 (18)	11,435,700	284,237 (26,410)	-	0.143 (2)	-	-	-	-	-	-	-	-
1	28	K	42.396 (456) 露台 Balcony:2.129 (23) 工作平台 Utility Platform:1.813 (20)	11,732,500	276,736 (25,729)	-	-	-	-	-	-	-	-	-	-
1	28	M	28.343 (305) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	8,141,300	287,242 (26,693)	-	-	-	-	-	-	-	-	-	-
1	30	N	27.803 (299) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	8,074,700	290,425 (27,006)	-	-	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)									
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	29	N	27.803 (299) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	8,056,800	289,782 (26,946)	-	-	-	-	-	-	-	-	-	-
1	28	N	27.803 (299) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	8,000,300	287,750 (26,757)	-	-	-	-	-	-	-	-	-	-
1	28	P	27.803 (299) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	7,981,100	287,059 (26,693)	-	-	-	-	-	-	-	-	-	-
1	28	Q	27.803 (299) 露台 Balcony:2.153 (23) 工作平台 Utility Platform:0.000 (0)	7,981,100	287,059 (26,693)	-	-	-	-	-	-	-	-	-	-
1	27	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	7,084,400	298,731 (27,782)	-	-	-	-	-	-	-	-	-	-
1	26	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	7,048,500	297,217 (27,641)	-	-	-	-	-	-	-	-	-	-
1	25	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	7,012,500	295,699 (27,500)	-	-	-	-	-	-	-	-	-	-
1	23	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	6,976,600	294,185 (27,359)	-	-	-	-	-	-	-	-	-	-

物業的描述 Description of Residential Property			實用面積 (包括露台，工作平台及陽台 如有) 平方米(平方呎) Saleable Area (including balcony, utility platform and verandah, if any) sq. metre (sq. ft.)	售價 (元) Price ($)	實用面積 每平方米/呎售價 元，每平方米 (元，每平方呎) Unit Rate of Saleable Area $ per sq. metre ($ per sq. ft.)	其他指明項目的面積(不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米(平方呎) sq. metre (sq. ft.)									
大廈名稱 Tower Name	樓層 Floor	單位 Unit				空調機房 Air-conditioning plant room	窗台 Bay window	閣樓 Cockloft	平台 Flat roof	花園 Garden	停車位 Parking space	天台 Roof	梯屋 Stairhood	前庭 Terrace	庭院 Yard
1	5	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	6,352,400	267,864 (24,911)	-	-	-	-	-	-	-	-	-	-
1	3	S	23.715 (255) 露台 Balcony:0.000 (0) 工作平台 Utility Platform:0.000 (0)	6,321,600	266,565 (24,791)	-	-	-	-	-	-	-	-	-	-

第三部份:其他資料　　Part 3:Other Information

(1) 準買家應參閱該期數的售樓說明書，以了解該期數的資料。
Prospective purchasers are advised to refer to the sales brochure for the Phase for information on the Phase.

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

第 52(1)條 / Section 52(1)
在某人就指明住宅物業與擁有人訂立臨時買賣合約時，該人須向擁有人支付售價的 5%的臨時訂金。
A preliminary deposit of 5% of the purchase price is payable by a person to the owner on entering into a preliminary agreement for sale and purchase in respect of the specified residential property with the owner.

第 53(2)條 / Section 53(2)
如某人於某日期訂立臨時買賣合約，並於該日期後的 5 個工作日內，就有關住宅物業簽立買賣合約，則擁有人必須在該日期後的 8 個工作日內，簽立該買賣合約。
If a person executes an agreement for sale and purchase in respect of the residential property within 5 working days after the date on which the person enters into the preliminary agreement for sale and purchase, the owner must execute the agreement for sale and purchase within 8 working days after that date.

第 53(3) 條 / Section 53(3)
如某人於某日期訂立臨時買賣合約，但沒有於該日期後的 5 個工作日內，就有關住宅物業簽立買賣合約，則 – (i) 該臨時合約即告終止; (ii) 有關的臨時訂金即予沒收; 及 (iii) 擁有人不得就該人沒有簽立買賣合約而針對該人提出進一步申索。
If a person does not execute an agreement for sale and purchase in respect of the residential property within 5 working days after the date on which the person enters into the preliminary agreement for sale and purchase – (i) the preliminary agreement is terminated; (ii) the preliminary deposit is forfeited; and (iii) the owner does not have any further claim against the person for the failure.

(3) 實用面積及屬該住宅物業其他指明項目的面積是按《一手住宅物業銷售條例》第 8 條及附表二第 2 部的計算得出的。
The saleable area and area of other specified items of the residential property are calculated in accordance with section 8 and Part 2 of Schedule 2 to the Residential Properties (First-hand Sales) Ordinance.

(4) 註：『售價』指本價單第二部份中所列之住宅物業的售價，而『樓價』指臨時買賣合約(或買賣合約或經修訂的買賣合約)中訂明的住宅物業的實際售價。因應相關折扣 (如有) 按售價計算得出之價目，皆以向下捨入方式換算至百位數作為樓價。買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同的付款計劃。
Note: "price" means the price of the residential property set out in Part 2 of this price list, and "purchase price" means the actual price of the residential property set out in the preliminary agreement for sale and purchase (or the agreement for sale and purchase or the amended agreement for sale and purchase). The price obtained after applying the relevant discount(s) (if any) on the price will be rounded down to the nearest hundred to determine the purchase price. The Purchaser must choose the same payment plan for all the residential properties purchased under the same preliminary agreement for sale and purchase.

(4)(B5) 90 日付款計劃
90 Days Payment Plan

(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5%之金額作為臨時訂金，其中港幣$100,000 作爲部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票及/或銀行本票支付，本票及支票抬頭請寫『孖士打律師行』。
Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s) and/or cashier order(s). The cashier order(s) and cheque(s) should be made payable to "Mayer Brown".

1. 臨時訂金即樓價 5% (『臨時訂金』)於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
   A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

2. 加付訂金即樓價 5%於簽署臨時買賣合約的日期後 80 日內繳付。
   A further deposit equivalent to 5% of the purchase price shall be paid within 80 days after the date of signing of the preliminary agreement for sale and purchase.

3. 樓價 90%(樓價餘額)於簽署臨時買賣合約的日期後 90 日內繳付。
   90% of the purchase price (balance of purchase price) shall be paid within 90 days after the date of signing of the preliminary agreement for sale and purchase.

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

1. 付款計劃優惠
   Payment Plan Benefit

   選擇第(4)(B5)段所述的付款計劃之買方，可獲 8%售價折扣優惠。
   A 8% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(B5).

2. 置業售價折扣
   Home Purchase Price Discount

   買方於簽署臨時買賣合約時，可選擇以下其中一個選項：
   Upon the signing of preliminary agreement for sale and purchase, the Purchaser may choose one of the followings options:

選項 Option	置業售價折扣 Home Purchase Price Discount	印花稅直送(詳情請參閱附錄 1) Stamp Duty Express (Please see Annex 1 for details)
A	8%售價折扣優惠 8% discount on the price	無 Nil
B (只適用於個人名義買方) (only applicable to the Purchaser who is an individual)	5%售價折扣優惠 5% discount on the price	印花稅直送的金額相當於樓價的 4% The amount of the Stamp Duty Express is equal to 4% of the purchase price

買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。
The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

3. 特別折扣
Special Discount

買方可獲2%售價折扣優惠。
The Purchaser will be offered 2% discount on the price.

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

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，最少一位個人買方 (如買方是以個人名義) 或最少一位買方之董事 (如買方是以公司名義) 須為新地會會員)，買方可獲1%售價折扣優惠。
If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

1. 印花稅直送(只適用於個人名義買方)
Stamp Duty Express (only applicable to the Purchaser who is an individual)

印花稅直送的金額按第(4)(B5)(ii)2段所述之選項而定。詳情請參閱附錄1。
The amount of the Stamp Duty Express is according to the option as set out in paragraph (4)(B5)(ii)2. Please see Annex 1 for details.

2. 額外 1%現金回贈(只適用於個人名義買方)
Extra 1% Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 2 所列明的條件的買方可獲樓價 1%之現金回贈。詳情請參閱附錄 2。
The Purchaser who satisfies the conditions as set out in Annex 2 will be eligible for a cash rebate of 1% of the purchase price. Please see Annex 2 for details.

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

符合附錄 3 所列明的條件的買方可獲港幣$5,000 之現金回贈。詳情請參閱附錄 3。
The Purchaser who satisfies the conditions as set out in Annex 3 will be eligible for a cash rebate of HK$5,000. Please see Annex 3 for details.

4. 百年好合現金回贈(只適用於個人名義買方)
Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 4 所列明的條件的買方可獲港幣$10,888 之現金回贈。詳情請參閱附錄 4。
The Purchaser who satisfies the conditions as set out in Annex 4 will be eligible for a cash rebate of HK$10,888. Please see Annex 4 for details.

5. 特別現金回贈
Special Cash Rebate

如買方：
Where the Purchaser:

- 沒有使用第(4)(B5)(iii)7(b)段所述的Super第二按揭貸款；及
has not utilized the Super Second Mortgage Loan as set out in paragraph (4)(B5)(iii)7(b); and

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

買方可獲賣方送出特別現金回贈(『特別現金回贈』)。特別現金回贈的金額相等於樓價5%。
the Purchaser shall be entitled to a Special Cash Rebate ("Special Cash Rebate") offered by the Vendor. The amount of the Special Cash Rebate shall be equal to 5% of the purchase price.

買方於付清樓價餘額之日前最少30日以書面向賣方申請額外現金回贈，賣方會於收到申請並證實有關資料無誤後將特別現金回贈直接用於支付部份樓價餘額。

The Purchaser applies to the Vendor in writing for the Special Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Special Cash Rebate for part payment of the balance of the purchase price directly.

特別現金回贈受其他條款及細則約束。
The Special Cash Rebate is subject to other terms and conditions.

6. 成交優惠
Completion Benefit

如買方於以下列表訂明的期限內繳付樓價全數及完成住宅物業的買賣交易，可根據以下列表獲賣方送出成交優惠(『成交優惠』)。如訂明的任何期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日期定為下一個工作日。
Where the Purchaser fully pays the purchase price and completes the sale and purchase of the residential property within the period specified in the table below, the Purchaser shall be entitled to a Completion Benefit ("Completion Benefit") offered by the Vendor according to the table below. If the last day of the period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

成交優惠列表
Completion Benefit Table

完成住宅物業的買賣交易日期 Date of completion of the sale and purchase of the residential property	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後80日內 Within 80 days after the date of signing of the preliminary agreement for sale and purchase	樓價1% 1% of the purchase price

買方於其意欲完成住宅物業的買賣的交易日前最少30日，以書面向賣方提出申請成交優惠，賣方會於收到申請並確認有關資料無誤後將成交優惠於成交時直接用於支付部份樓價餘額。不論成交優惠的申請獲賣方批核與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser notifies the Vendor in writing to apply for the Completion Benefit at least 30 days before the intended date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will upon completion apply the Completion Benefit for part payment of the balance of the purchase price directly. Irrespective of whether or not the application for Completion Benefit is approved by the Vendor, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

7. 貸款優惠
Loan Benefit

買方可向賣方的指定財務機構申請以下其中一項貸款優惠：
The Purchaser may apply for ONLY ONE of the following loan benefits from the Vendor's designated financing company:

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

備用第一按揭貸款的最高金額為淨樓價的75%，惟貸款金額不可超過應繳付之樓價餘額。詳情請參閱附錄8(a) 。
The maximum amount of the Standby First Mortgage Loan shall be 75% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. Please see Annex 8(a) for details.

(b) Super第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
Super Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

Super第二按揭貸款的最高金額為淨樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及Super第二按揭貸款總金額不可超過淨樓價的75%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄8(b) 。
The maximum amount of the Super Second Mortgage Loan shall be 25% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Super Second Mortgage Loan shall not exceed 75% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 8(b) for details.

如買方使用Super第二按揭貸款，買方將不會享有第(4)(B5)(iii)5段所述的特別現金回贈。
If the Purchaser has utilized the Super Second Mortgage Loan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(B5)(iii)5.

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

Regency 120s分為兩部份：A 部份(用於繳付樓價餘額)的最高貸款金額為樓價90%及(如適用)B部份(用於償還現有物業的按揭貸款)的最高貸款金額為樓價30%。詳情請參閱附錄8(c) 。
Regency 120s is divided into two tranches: the maximum loan amount of Tranche A (for payment of the balance of the purchase price) shall be 90% of the purchase price and (if applicable) the maximum loan amount of Tranche B (for repayment of the mortgage loan of the Existing Property) shall be 30% of the purchase price. Please see Annex 8(c) for details.

上文『淨樓價』一詞指樓價扣除第(4)(B5)(iii)1段所述的印花稅直送(如有)、第(4)(B5)(iii)2段所述的額外1%現金回贈(如有)、第(4)(B5)(iii)3段所述的Regency Fans現金回贈(如有)、第(4)(B5)(iii)4段所述的百年好合現金回贈(如有)、第(4)(B5)(iii)5段所述的特別現金回贈(如有)及第(4)(B5)(iii)6段所述的成交優惠 (如有)後的金額。
The term “net purchase price” above means the amount of the purchase price after deducting the Stamp Duty Express (if any) as set out in paragraph (4)(B5)(iii)1, the Extra 1% Cash Rebate (if any) as set out in paragraph (4)(B5)(iii)2, the Regency Fans Cash Rebate (if any) as set out in paragraph (4)(B5)(iii)3, the Wedding Bliss Cash Rebate (if any) as set out in paragraph (4)(B5)(iii)4, the Special Cash Rebate (if any) as set out in paragraph (4)(B5)(iii)5 and the Completion Benefit (if any) as set out in paragraph (4)(B5)(iii)6.

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業有欠妥之處，買方可於住宅物業的成交日起計 3 年內向賣方發出書面通知，賣方須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。
Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of sale and purchase of the residential property rectify any defects to the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；及園景及盆栽(如有)。
For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; and the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。
The First 3 Years Warranty Offer is subject to other terms and conditions.

9. 住戶停車位優惠
Offer of Residential Car Parking Space(s)

(a) 選購於價單上設有符號"#"之住宅物業之買方，可享有認購該期數或其他期數內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。賣方不作出任何陳述、承諾或保證買方會獲認購與住宅物業相同期數內的住戶停車位。
The Purchaser of a residential property that is marked with a "#" in the price list is entitled to have an option to purchase one residential car parking space in the Phase or other Phase(s). The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor. The Vendor makes no representation, warranty or guarantee that the Purchaser will be offered a residential car parking space within the same Phase as the residential property.

(b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase a residential car parking space in accordance with time limit and manner prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor, the option to purchase a residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

(c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。
The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

(d) 住戶停車位優惠受其他條款及細則(包括但不限於土地批出的條款及細則) 約束。
Offer of Residential Car Parking Space(s) is subject to other terms and conditions (including but not limited to terms and conditions of land grant).

(4)(C5) 360 日付款計劃
360 Days Payment Plan

(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5%之金額作為臨時訂金，其中港幣$100,000 作爲部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票及/或銀行本票支付，本票及支票抬頭請寫『孖士打律師行』。
Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s) and/or cashier order(s). The cashier order(s) and cheque(s) should be made payable to "Mayer Brown".

1. 臨時訂金即樓價 5% (『臨時訂金』)於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
   A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

2. 加付訂金即樓價 5%於簽署臨時買賣合約的日期後 80 日內繳付。
   A further deposit equivalent to 5% of the purchase price shall be paid within 80 days after the date of signing of the preliminary agreement for sale and purchase.

3. 樓價 90%(樓價餘額)於簽署臨時買賣合約的日期後 360 日內繳付。
   90% of the purchase price (balance of purchase price) shall be paid within 360 days after the date of signing of the preliminary agreement for sale and purchase.

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

1. 付款計劃優惠
   Payment Plan Benefit

   選擇第(4)(C5)段所述的付款計劃之買方，可獲 6%售價折扣優惠。
   A 6% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(C5).

2. 置業售價折扣
   Home Purchase Price Discount

   買方於簽署臨時買賣合約時，可選擇以下其中一個選項：
   Upon the signing of preliminary agreement for sale and purchase, the Purchaser may choose one of the followings options:

選項 Option	置業售價折扣 Home Purchase Price Discount	印花稅直送(詳情請參閱附錄 1) Stamp Duty Express (Please see Annex 1 for details)
A	8%售價折扣優惠 8% discount on the price	無 Nil
B (只適用於個人名義買方) (only applicable to the Purchaser who is an individual)	5%售價折扣優惠 5% discount on the price	印花稅直送的金額相當於樓價的 4% The amount of the Stamp Duty Express is equal to 4% of the purchase price

買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。
The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

3. 特別折扣
Special Discount

買方可獲2%售價折扣優惠。
The Purchaser will be offered 2% discount on the price.

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

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，最少一位個人買方 (如買方是以個人名義) 或最少一位買方之董事 (如買方是以公司名義) 須為新地會會員)，買方可獲1%售價折扣優惠。
If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

1. 印花稅直送(只適用於個人名義買方)
Stamp Duty Express (only applicable to the Purchaser who is an individual)

印花稅直送的金額按第(4)(C5)(ii)2段所述之選項而定。詳情請參閱附錄1。
The amount of the Stamp Duty Express is according to the option as set out in paragraph (4)(C5)(ii)2. Please see Annex 1 for details.

2. 額外 1%現金回贈(只適用於個人名義買方)
Extra 1% Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 2 所列明的條件的買方可獲樓價 1%之現金回贈。詳情請參閱附錄 2。
The Purchaser who satisfies the conditions as set out in Annex 2 will be eligible for a cash rebate of 1% of the purchase price. Please see Annex 2 for details.

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

符合附錄 3 所列明的條件的買方可獲港幣$5,000 之現金回贈。詳情請參閱附錄 3。
The Purchaser who satisfies the conditions as set out in Annex 3 will be eligible for a cash rebate of HK$5,000. Please see Annex 3 for details.

4. 百年好合現金回贈(只適用於個人名義買方)
Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 4 所列明的條件的買方可獲港幣$10,888 之現金回贈。詳情請參閱附錄 4。
The Purchaser who satisfies the conditions as set out in Annex 4 will be eligible for a cash rebate of HK$10,888. Please see Annex 4 for details.

5. 特別現金回贈
Special Cash Rebate

如買方：
Where the Purchaser:

- 沒有使用第(4)(C5)(iii)7(b)段所述的Super第二按揭貸款；及
has not utilized the Super Second Mortgage Loan as set out in paragraph (4)(C5)(iii)7(b); and

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

買方可獲賣方送出特別現金回贈(『特別現金回贈』)。特別現金回贈的金額相等於樓價5%。
the Purchaser shall be entitled to a Special Cash Rebate ("Special Cash Rebate") offered by the Vendor. The amount of the Special Cash Rebate shall be equal to 5% of the purchase price.

買方於付清樓價餘額之日前最少30日以書面向賣方申請額外現金回贈，賣方會於收到申請並證實有關資料無誤後將特別現金回贈直接用於支付部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Special Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Special Cash Rebate for part payment of the balance of the purchase price directly.

特別現金回贈受其他條款及細則約束。
The Special Cash Rebate is subject to other terms and conditions.

6. 成交優惠
Completion Benefit

如買方於以下列表訂明的期限內繳付樓價全數及完成住宅物業的買賣交易，可根據以下列表獲賣方送出成交優惠(『成交優惠』)。如訂明的任何期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日期定為下一個工作日。
Where the Purchaser fully pays the purchase price and completes the sale and purchase of the residential property within the period specified in the table below, the Purchaser shall be entitled to a Completion Benefit ("Completion Benefit") offered by the Vendor according to the table below. If the last day of the period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

成交優惠列表
Completion Benefit Table

完成住宅物業的買賣交易日期 Date of completion of the sale and purchase of the residential property	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後 80 日內 Within 80 days after the date of signing of the preliminary agreement for sale and purchase	樓價2% 2% of the purchase price
簽署臨時買賣合約的日期後 81 日至 100 日期間內 Within the period from 81 days to 100 days after the date of signing of the preliminary agreement for sale and purchase	樓價1% 1% of the purchase price

買方於其意欲完成住宅物業的買賣的交易日前最少30日，以書面向賣方提出申請成交優惠，賣方會於收到申請並確認有關資料無誤後將成交優惠於成交時直接用於支付部份樓價餘額。不論成交優惠的申請獲賣方批核與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser notifies the Vendor in writing to apply for the Completion Benefit at least 30 days before the intended date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will upon completion apply the Completion Benefit for part payment of the balance of the purchase price directly. Irrespective of whether or not the application for Completion Benefit is approved by the Vendor, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

7. 貸款優惠
Loan Benefit

買方可向賣方的指定財務機構申請以下其中一項貸款優惠：
The Purchaser may apply for ONLY ONE of the following loan benefits from the Vendor's designated financing company:

(a) 備用第一按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

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

備用第一按揭貸款的最高金額為淨樓價的75%，惟貸款金額不可超過應繳付之樓價餘額。詳情請參閱附錄8(a) 。
The maximum amount of the Standby First Mortgage Loan shall be 75% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. Please see Annex 8(a) for details.

(b) Super第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
Super Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

Super第二按揭貸款的最高金額為淨樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及Super第二按揭貸款總金額不可超過淨樓價的75%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄8(b) 。
The maximum amount of the Super Second Mortgage Loan shall be 25% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Super Second Mortgage Loan shall not exceed 75% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 8(b) for details.

如買方使用Super第二按揭貸款，買方將不會享有第(4)(C5)(iii)5段所述的特別現金回贈。
If the Purchaser has utilized the Super Second Mortgage Loan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(C5)(iii)5.

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

Regency 120s分為兩部份：A 部份(用於繳付樓價餘額)的最高貸款金額為樓價90%及(如適用)B部份(用於償還現有物業的按揭貸款)的最高貸款金額為樓價30%。詳情請參閱附錄8(c) 。
Regency 120s is divided into two tranches: the maximum loan amount of Tranche A (for payment of the balance of the purchase price) shall be 90% of the purchase price and (if applicable) the maximum loan amount of Tranche B (for repayment of the mortgage loan of the Existing Property) shall be 30% of the purchase price. Please see Annex 8(c) for details.

上文『淨樓價』一詞指樓價扣除第(4)(C5)(iii)1段所述的印花稅直送(如有)、第(4)(C5)(iii)2段所述的額外1%現金回贈(如有)、第(4)(C5)(iii)3段所述的Regency Fans現金回贈(如有)、第(4)(C5)(iii)4段所述的百年好合現金回贈(如有)、第(4)(C5)(iii)5段所述的特別現金回贈(如有)及第(4)(C5)(iii)6段所述的成交優惠 (如有)後的金額。
The term “net purchase price” above means the amount of the purchase price after deducting the Stamp Duty Express (if any) as set out in paragraph (4)(C5)(iii)1, the Extra 1% Cash Rebate (if any) as set out in paragraph (4)(C5)(iii)2, the Regency Fans Cash Rebate (if any) as set out in paragraph (4)(C5)(iii)3, the Wedding Bliss Cash Rebate (if any) as set out in paragraph (4)(C5)(iii)4, the Special Cash Rebate (if any) as set out in paragraph (4)(C5)(iii)5 and the Completion Benefit (if any) as set out in paragraph (4)(C5)(iii)6.

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業有欠妥之處，買方可於住宅物業的成交日起計 3 年內向賣方發出書面通知，賣方須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。
Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of sale and purchase of the residential property rectify any defects to the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；及園景及盆栽(如有)。
For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; and the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。
The First 3 Years Warranty Offer is subject to other terms and conditions.

9. 住戶停車位優惠
Offer of Residential Car Parking Space(s)

(a) 選購於價單上設有符號"#"之住宅物業之買方，可享有認購該期數或其他期數內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。賣方不作出任何陳述、承諾或保證買方會獲認購與住宅物業相同期數內的住戶停車位。
The Purchaser of a residential property that is marked with a "#" in the price list is entitled to have an option to purchase one residential car parking space in the Phase or other Phase(s). The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor. The Vendor makes no representation, warranty or guarantee that the Purchaser will be offered a residential car parking space within the same Phase as the residential property.

(b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase a residential car parking space in accordance with time limit and manner prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor, the option to purchase a residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

(c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。
The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

(d) 住戶停車位優惠受其他條款及細則(包括但不限於土地批出的條款及細則) 約束。
Offer of Residential Car Parking Space(s) is subject to other terms and conditions (including but not limited to terms and conditions of land grant).

(4)(D1) Regency 靈活付款計劃
Regency Flexible Payment Plan

(i) 支付條款
The Terms of Payment

買方於簽署臨時買賣合約時須繳付相等於樓價 5%之金額作為臨時訂金，其中港幣$100,000 作爲部分臨時訂金必須以銀行本票支付，臨時訂金的餘額可以支票及/或銀行本票支付，本票及支票抬頭請寫『孖士打律師行』。
Upon signing of the preliminary agreement for sale and purchase, the Purchaser shall pay the preliminary deposit which is equivalent to 5% of the purchase price. HK$100,000 being part of the preliminary deposit must be paid by cashier order(s) and the balance of the preliminary deposit may be paid by cheque(s) and/or cashier order(s). The cashier order(s) and cheque(s) should be made payable to "Mayer Brown".

1. 臨時訂金即樓價 5% (『臨時訂金』)於簽署臨時買賣合約時繳付，買方須於簽署臨時買賣合約的日期後 5 個工作日內簽署買賣合約。
   A preliminary deposit equivalent to 5% of the purchase price ("preliminary deposit") shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase shall be signed by the Purchaser within 5 working days after the date of signing of the preliminary agreement for sale and purchase.

2. 加付訂金即樓價 5%於簽署臨時買賣合約的日期後 80 日內繳付。
   A further deposit equivalent to 5% of the purchase price shall be paid within 80 days after the date of signing of the preliminary agreement for sale and purchase.

3. 樓價 90%(樓價餘額)於簽署臨時買賣合約的日期後 360 日內繳付。
   90% of the purchase price (balance of purchase price) shall be paid within 360 days after the date of signing of the preliminary agreement for sale and purchase.

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

1. 付款計劃優惠
   Payment Plan Benefit

   選擇第(4)(D1)段所述的付款計劃之買方，可獲 8%售價折扣優惠。
   A 8% discount on the price would be offered to the Purchaser if the Purchaser elects the payment plan stated in paragraph (4)(D1).

2. 置業售價折扣
   Home Purchase Price Discount

   買方於簽署臨時買賣合約時，可選擇以下其中一個選項：
   Upon the signing of preliminary agreement for sale and purchase, the Purchaser may choose one of the followings options:

選項 Option	置業售價折扣 Home Purchase Price Discount	印花稅直送(詳情請參閱附錄 1) Stamp Duty Express (Please see Annex 1 for details)
A	8%售價折扣優惠 8% discount on the price	無 Nil
B (只適用於個人名義買方) (only applicable to the Purchaser who is an individual)	5%售價折扣優惠 5% discount on the price	印花稅直送的金額相當於樓價的 4% The amount of the Stamp Duty Express is equal to 4% of the purchase price

買方須為於同一份臨時買賣合約下購買的所有住宅物業選擇相同之優惠。
The Purchaser must choose the same offer for all the residential properties purchased under the same preliminary agreement for sale and purchase.

3. 特別折扣
Special Discount

買方可獲2%售價折扣優惠。
The Purchaser will be offered 2% discount on the price.

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

如買方為新地會會員 (即在簽署臨時買賣合約當日或之前，最少一位個人買方 (如買方是以個人名義) 或最少一位買方之董事 (如買方是以公司名義) 須為新地會會員)，買方可獲1%售價折扣優惠。
If the Purchaser is a SHKP Club member (i.e. at least one individual Purchaser (if the Purchaser is an individual(s)) or at least one director of the Purchaser (if the Purchaser is a corporation) is a SHKP Club member on or before the date of signing the preliminary agreement for sale and purchase), the Purchaser will be offered 1% discount on the price.

(iii) 可就購買該期數中的指明住宅物業而連帶獲得的任何贈品、財務優惠或利益
Any gift, or any financial advantage or benefit, to be made available in connection with the purchase of a specified residential property in the Phase

1. 印花稅直送(只適用於個人名義買方)
Stamp Duty Express (only applicable to the Purchaser who is an individual)

印花稅直送的金額按第(4)(D1)(ii)2段所述之選項而定。詳情請參閱附錄1。
The amount of the Stamp Duty Express is according to the option as set out in paragraph (4)(D1)(ii)2. Please see Annex 1 for details.

2. 額外 1%現金回贈(只適用於個人名義買方)
Extra 1% Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 2 所列明的條件的買方可獲樓價 1%之現金回贈。詳情請參閱附錄 2。
The Purchaser who satisfies the conditions as set out in Annex 2 will be eligible for a cash rebate of 1% of the purchase price. Please see Annex 2 for details.

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

符合附錄 3 所列明的條件的買方可獲港幣$5,000 之現金回贈。詳情請參閱附錄 3。
The Purchaser who satisfies the conditions as set out in Annex 3 will be eligible for a cash rebate of HK$5,000. Please see Annex 3 for details.

4. 百年好合現金回贈(只適用於個人名義買方)
Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

符合附錄 4 所列明的條件的買方可獲港幣$10,888 之現金回贈。詳情請參閱附錄 4。
The Purchaser who satisfies the conditions as set out in Annex 4 will be eligible for a cash rebate of HK$10,888. Please see Annex 4 for details.

5. 特別現金回贈
Special Cash Rebate

如買方：
Where the Purchaser:

- 沒有使用第(4)(D1)(iii)10(b)段所述的Super第二按揭貸款；及
has not utilized the Super Second Mortgage Loan as set out in paragraph (4)(D1)(iii)10(b); and

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

買方可獲賣方送出特別現金回贈(『特別現金回贈』)。特別現金回贈的金額相等於樓價5%。
the Purchaser shall be entitled to a Special Cash Rebate ("Special Cash Rebate") offered by the Vendor. The amount of the Special Cash Rebate shall be equal to 5% of the purchase price.

買方於付清樓價餘額之日前最少30日以書面向賣方申請額外現金回贈，賣方會於收到申請並證實有關資料無誤後將特別現金回贈直接用於支付部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Special Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Special Cash Rebate for part payment of the balance of the purchase price directly.

特別現金回贈受其他條款及細則約束。
The Special Cash Rebate is subject to other terms and conditions.

6. 成交優惠
Completion Benefit

如買方於以下列表訂明的期限內繳付樓價全數及完成住宅物業的買賣交易，可根據以下列表獲賣方送出成交優惠(『成交優惠』)。如訂明的任何期限的最後一日不是工作日(按《一手住宅物業銷售條例》第2(1)條所定義)，則該日期定為下一個工作日。
Where the Purchaser fully pays the purchase price and completes the sale and purchase of the residential property within the period specified in the table below, the Purchaser shall be entitled to a Completion Benefit ("Completion Benefit") offered by the Vendor according to the table below. If the last day of the period is not a working day (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance), the said day shall fall on the next working day.

成交優惠列表
Completion Benefit Table

完成住宅物業的買賣交易日期 Date of completion of the sale and purchase of the residential property	成交優惠金額 Completion Benefit amount
簽署臨時買賣合約的日期後 80 日內 Within 80 days after the date of signing of the preliminary agreement for sale and purchase	樓價10% 10% of the purchase price
簽署臨時買賣合約的日期後 81 日至 100 日期間內 Within the period from 81 days to 100 days after the date of signing of the preliminary agreement for sale and purchase	樓價9% 9% of the purchase price
簽署臨時買賣合約的日期後 101 日至 150 日期間內 Within the period from 101 days to 150 days after the date of signing of the preliminary agreement for sale and purchase	樓價8% 8% of the purchase price
簽署臨時買賣合約的日期後 151 日至 240 日期間內 Within the period from 151 days to 240 days after the date of signing of the preliminary agreement for sale and purchase	樓價7% 7% of the purchase price

買方於其意欲完成住宅物業的買賣的交易日前最少30日，以書面向賣方提出申請成交優惠，賣方會於收到申請並確認有關資料無誤後將成交優惠於成交時直接用於支付部份樓價餘額。不論成交優惠的申請獲賣方批核與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser notifies the Vendor in writing to apply for the Completion Benefit at least 30 days before the intended date of completion of the sale and purchase of the residential property. After the Vendor has received the application and duly verified the information to be correct, the Vendor will upon completion apply the Completion Benefit for part payment of the balance of the purchase price directly. Irrespective of whether or not the application for Completion Benefit is approved by the Vendor, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

7. 人才現金回贈(只適用於個人名義買方並購買指定住宅物業)
Talent Cash Rebate (only applicable to the Purchaser who is an individual and purchases to the designated residential property)

符合附錄 5 所列明的條件的買方可獲樓價 7%之現金回贈。詳情請參閱附錄 5。
The Purchaser who satisfies the conditions as set out in Annex 5 will be eligible for a cash rebate of 7% of the purchase price. Please see Annex 5 for details.

為免疑問，如買方享有第 8 段所述的公司買家現金回贈，買方將不會享有人才現金回贈。
For the avoidance of doubt, if the Purchaser is entitled to the Corporate Buyer Cash Rebate as set out in paragraph 8, the Purchaser shall not be entitled to the Talent Cash Rebate.

8. 公司買家現金回贈(只適用於公司名義買方並購買指定住宅物業)
Corporate Buyer Cash Rebate (only applicable to the Purchaser who is a company and to the designated residential property)

符合附錄 6 所列明的條件的買方可獲樓價 5%之現金回贈。詳情請參閱附錄 6。
The Purchaser who satisfies the conditions as set out in Annex 6 will be eligible for a cash rebate of 5% of the purchase price. Please see Annex 6 for details.

為免疑問，如買方享有第 7 段所述的人才現金回贈，買方將不會享有公司買家現金回贈。
For the avoidance of doubt, if the Purchaser is entitled to the Talent Cash Rebate as set out in paragraph 7, the Purchaser shall not be entitled to the Corporate Buyer Cash Rebate.

9. Regency Smart 現金回贈(只適用於指定住宅物業)
Regency Smart Cash Rebate (only applicable to the designated residential properties)

符合附錄 7 所列明的條件的買方可獲樓價 6%之現金回贈。詳情請參閱附錄 7。
The Purchaser who satisfies the conditions as set out in Annex 7 will be eligible for a cash rebate of 6% of the purchase price. Please see Annex 7 for details.

10. 貸款優惠
Loan Benefit

買方可向賣方的指定財務機構申請以下其中一項貸款優惠：
The Purchaser may apply for ONLY ONE of the following loan benefits from the Vendor's designated financing company:

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

備用第一按揭貸款的最高金額為淨樓價的75%，惟貸款金額不可超過應繳付之樓價餘額。詳情請參閱附錄8(a) 。
The maximum amount of the Standby First Mortgage Loan shall be 75% of the net purchase price, provided that the loan amount shall not exceed the balance of purchase price payable. Please see Annex 8(a) for details.

(b) Super第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)
Super Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

Super第二按揭貸款的最高金額為淨樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及Super第二按揭貸款總金額不可超過淨樓價的75%，或應繳付之樓價餘額，以較低者為準。詳情請參閱附錄8(b) 。
The maximum amount of the Super Second Mortgage Loan shall be 25% of the net purchase price, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Super Second Mortgage Loan shall not exceed 75% of the net purchase price, or the balance of purchase price payable, whichever is lower. Please see Annex 8(b) for details.

如買方使用Super第二按揭貸款，買方將不會享有第(4)(D1)(iii)5段所述的特別現金回贈。
If the Purchaser has utilized the Super Second Mortgage Loan, then the Purchaser shall not be entitled to the Special Cash Rebate as set out in paragraph (4)(D1)(iii)5.

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

Regency 120s分為兩部份：A 部份(用於繳付樓價餘額)的最高貸款金額為樓價90%及(如適用)B部份(用於償還現有物業的按揭貸款)的最高貸款金額為樓價30%。詳情請參閱附錄8(c) 。
Regency 120s is divided into two tranches: the maximum loan amount of Tranche A (for payment of the balance of the purchase price) shall be 90% of the purchase price and (if applicable) the maximum loan amount of Tranche B (for repayment of the mortgage loan of the Existing Property) shall be 30% of the purchase price. Please see Annex 8(c) for details.

上文『淨樓價』一詞指樓價扣除第(4)(D1)(iii)1段所述的印花稅直送(如有)、第(4)(D1)(iii)2段所述的額外1%現金回贈(如有)、第(4)(D1)(iii)3段所述的Regency Fans現金回贈(如有)、第(4)(D1)(iii)4段所述的百年好合現金回贈(如有)、第(4)(D1)(iii)5段所述的特別現金回贈(如有) 、第(4)(D1)(iii)6段所述的成交優惠 (如有)、第(4)(D1)(iii)7段所述的人才現金回贈(如有) 、第(4)(D1)(iii)8段所述的公司買家現金回贈(如有)及第(4)(D1)(iii)9段所述的Regency Smart 現金回贈 (如有)後的金額。
The term “net purchase price” above means the amount of the purchase price after deducting the Stamp Duty Express (if any) as set out in paragraph (4)(D1)(iii)1, the Extra 1% Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)2, the Regency Fans Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)3, the Wedding Bliss Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)4, the Special Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)5, the Completion Benefit (if any) as set out in paragraph (4)(D1)(iii)6, the Talent Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)7, the Corporate Buyer Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)8 and the Regency Smart Cash Rebate (if any) as set out in paragraph (4)(D1)(iii)9.

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

在不影響買方於買賣合約下之權利的前提下，凡住宅物業有欠妥之處，買方可於住宅物業的成交日起計 3 年內向賣方發出書面通知，賣方須在收到書面通知後在合理地切實可行的範圍內盡快自費作出修補。

Without affecting the Purchaser's rights under the agreement for sale and purchase, the Vendor shall at its own cost and as soon as reasonably practicable after receipt of a written notice served by the Purchaser within 3 years from the date of completion of sale and purchase of the residential property rectify any defects to the residential property.

為免疑問，首 3 年保修優惠不適用於該欠妥之處由正常損耗、任何人之行為或疏忽造成；及園景及盆栽(如有)。
For the avoidance of doubt, the First 3 Years Warranty Offer does not apply to any defects caused by fair wear and tear, the act or neglect of any person; and the landscaping and potted plants (if any).

首 3 年保修優惠受其他條款及細則約束。
The First 3 Years Warranty Offer is subject to other terms and conditions.

12. 住戶停車位優惠
Offer of Residential Car Parking Space(s)

(a) 選購於價單上設有符號"#"之住宅物業之買方，可享有認購該期數或其他期數內的一個住戶停車位的權利。買方可根據賣方日後公佈的住戶停車位之銷售安排所規定的時限及方法行使其認購住戶停車位的權利。賣方不作出任何陳述、承諾或保證買方會獲認購與住宅物業相同期數內的住戶停車位。
The Purchaser of a residential property that is marked with a "#" in the price list is entitled to have an option to purchase one residential car parking space in the Phase or other Phase(s). The Purchaser can exercise his/her/its option to purchase a residential car parking space in accordance with time limit and manner as prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor. The Vendor makes no representation, warranty or guarantee that the Purchaser will be offered a residential car parking space within the same Phase as the residential property.

(b) 如買方不根據賣方日後公佈的住戶停車位之銷售安排行使其認購住戶停車位的權利，其認購住戶停車位的權利將會自動失效，買方不會為此獲得任何補償。
If the Purchaser does not exercise the option to purchase a residential car parking space in accordance with time limit and manner prescribed by the sales arrangement of the residential car parking spaces to be announced by the Vendor, the option to purchase a residential car parking space shall lapse automatically and the Purchaser shall not be entitled to any compensation therefor.

(c) 住戶停車位的售價及銷售安排詳情將由賣方全權及絕對酌情決定，並容後公佈。
The price and sales arrangement details of residential car parking spaces will be determined by the Vendor at its sole and absolute discretion and will be announced later.

(d) 住戶停車位優惠受其他條款及細則(包括但不限於土地批出的條款及細則) 約束。
Offer of Residential Car Parking Space(s) is subject to other terms and conditions (including but not limited to terms and conditions of land grant).

(4)(iv) 誰人負責支付買賣該期數中的指明住宅物業的有關律師費及印花稅
Who is liable to pay the solicitors' fees and stamp duty in connection with the sale and purchase of a specified residential property in the Phase

1. 如買方選用賣方指定之代表律師作為買方之代表律師處理其買賣合約及轉讓契，買方原須支付買賣合約及轉讓契兩項法律文件之律師費用(不包括代墊付費用，代墊付費用須由買方支付)將獲豁免。
If the Purchaser appoints the Vendor's solicitors to act on his/her behalf in the agreement for sale and purchase and the assignment in relation to the purchase, the legal cost (excluding disbursements, which shall be paid by the Purchaser) of the agreement for sale and purchase and the assignment to be borne by the Purchaser shall be waived.

2. 如買方選擇另聘代表律師為買方之代表律師處理其買賣合約及轉讓契，買賣雙方須各自負責有關買賣合約及轉讓契兩項法律文件之律師費用。
If the Purchaser chooses to instruct his/her/its own solicitors to act for him/her/it in relation to the agreement for sale and purchase and the assignment, each of the Vendor and the Purchaser shall pay his/her/its own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

3. 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契之印花稅(包括但不限於任何買方提名書或轉售的印花稅、任何從價印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費用)及登記費用。
All stamp duty (including without limitation any stamp duty on any nomination or sub-sale, any ad valorem stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) and registration fees on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment shall be borne by the Purchaser.

(4)(v) 買方須為就買賣該期數中的指明住宅物業簽立任何文件而支付的費用
Any charges that are payable by a Purchaser for execution of any document in relation to the sale and purchase of a specified residential property in the Phase.

製作、登記及完成公契及管理協議、副公契(如有)及管理協議及分副公契(如有)(統稱『公契』)之費用及附於公契之圖則費用的適當分攤、所購物業的業權契據及文件認證副本之費用、所購物業的買賣合約及轉讓契之圖則費、所購住宅的按揭(如有)之法律及其他費用及代墊付費用及其他有關所購物業的買賣的文件的所有法律及其他實際支出，均由買方負責。
The Purchaser shall bear and pay a due proportion of the costs for the preparation, registration and completion of the Deed of Mutual Covenant and Management Agreement and the Sub-Deed of Mutual Covenant and Management Agreement (if any) and the Sub-Sub-Deed of Mutual Covenant (if any) (collectively the "DMC") and the plans attached to the DMC, all costs for preparing certified copies of title deeds and documents of the property purchased, all plan fees for plans to be annexed to the agreement for sale and purchase and the assignment of the property purchased, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the property purchased and all legal costs and charges of any other documents relating to the sale and purchase of the property purchased.

備註：

Notes:

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

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

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

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

3. 如買方希望更改付款計劃或更改任何已選擇之折扣、贈品、財務優惠或利益而須更新成交記錄冊內的記錄，可於不早於簽署臨時買賣合約後30日但不遲於付清樓價餘額之日前10日向賣方提出申請，並須向賣方繳付手續費$5,000及承擔有關律師費用及代墊付費用(如有)。對前述更改之申請及申請條件的批准與否，視乎有關付款計劃、折扣、贈品、財務優惠或利益的有效性和賣方的最終決定。

   If the Purchaser wishes to change the payment plan or change any of the selected discount(s), gift(s), financial advantage(s) or benefit(s) which requires update to the entry(ies) in the Register of Transactions , the Purchaser can apply to the Vendor for such change not earlier than 30 days after the date of signing of the preliminary agreement for sale and purchase but not later than 10 days before the date of settlement of the balance of the purchase price, and pay a handling fee of $5,000 to the Vendor and bear all related solicitor's costs and disbursements (if any). The approval or disapproval of the aforesaid application for change and the application conditions are subject to the availability of the relevant payment plan(s), discount(s), gift(s), financial advantage(s) or benefit(s) and the final decision of the Vendor.

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

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

5. 賣方的指定財務機構為賣方的有聯繫公司。賣方的指定財務機構沒有亦將不會委任任何人士(第三方)處理就向任何擬借款人或任何指明類別的擬借款人批出貸款，無論是促致、洽商、取得或申請貸款，或是擔保或保證該筆貸款的償還或有關事宜。

The Vendor's designated financing company is a related company of the Vendor. The Vendor's designated financing company does not and will not appoint any person (third party) for or in relation to granting a loan to any intending borrower or any specified class of intending borrower, whether as to the procuring, negotiation, obtaining, application, guaranteeing or securing the repayment of such a loan.

6. 由賣方之指定財務機構提供的任何貸款，其最高貸款金額、息率及條款僅供參考，買方實際可獲得的貸款金額、息率及條款須視乎指定財務機構的獨立批核結果而定，而且可能受法例及政府、香港金融管理局、銀行及相關監管機構不時發出之指引、公布、備忘等(不論是否對指定財務機構有約束力)影響。買方必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。

The maximum loan amount, interest rate and terms of any loan to be offered by the Vendor's designated financing company are for reference only. The actual loan amount, interest rate and terms to be offered to the Purchaser shall be subject to the independent approval of the designated financing company, and may be affected by the laws and the guidelines, announcement, memorandum, etc. (whether the same is binding on the designated financing company) issued by the Government, Hong Kong Monetary Authority, banks and relevant regulatory authorities from time to time. The Purchaser shall provide information and documents requested from the designated financing company, otherwise, the loan application shall not be processed.

附錄 1　　印花稅直送(只適用於個人名義買方)
Annex 1　　Stamp Duty Express (only applicable to the Purchaser who is an individual)

(I) 在買方按買賣合約付清樓價 (包括臨時訂金、加付訂金、部分付款及樓價餘額)的情況下，買方可享有印花稅直送 (『印花稅直送』) 。賣方將應用印花稅直送直接代買方繳付買賣合約的應繳的從價印花稅 (『AVD』)(或其部份) 。買方仍須負上繳付AVD的主要責任，及須負責繳付實際AVD的金額與印花稅直送的金額之間的差額(如有)、加蓋買賣合約副本及 (如印花稅條例要求) 臨時買賣合約的定額費用。
Subject to the settlement of the purchase price (including preliminary deposit, further deposit, part payment(s) and balance of Purchase Price) in accordance with the agreement for sale and purchase, the Purchaser shall be eligible for the Stamp Duty Express ("Stamp Duty Express"). The Stamp Duty Express will be applied by the Vendor directly for payment (or part payment) of the ad valorem stamp duty chargeable on the agreement for sale and purchase ("AVD") on behalf of the Purchaser. The Purchaser shall remain primarily liable for payment of the AVD, and shall be responsible for payment of the difference (if any) between the actual amount of AVD and the amount of the Stamp Duty Express, the fixed fee for stamping a counterpart of the agreement for sale and purchase and (where required by the Stamp Duty Ordinance) the preliminary agreement for sale and purchase.

(II) 在賣方首次應用印花稅直送繳付AVD (或其部份) 後：
After the Stamp Duty Express has been applied for payment (or part payment) of the AVD by the Vendor for the first time:

- 如印花稅直送的金額大於AVD的金額，在買方按買賣合約付清樓價餘額的情況下，賣方會將印花稅直送的剩餘金額 (作為現金回贈) 直接用於支付住宅物業的部份樓價餘額。
  If the amount of the Stamp Duty Express exceeds the amount of the AVD, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Vendor will apply the remaining amount of the Stamp Duty Express (as a cash rebate) for part payment of the balance of the purchase price of the residential property directly.

- 賣方在繳付或應用印花稅直送後，賣方對買方關於此優惠的責任將完結。即使樓價日後有更改 (不論是否因買方日後申請更改支付辦法獲得賣方同意或其他原因) 或本物業的購買被印花稅署視為構成一宗更大交易或一系列交易的一部分， 印花稅直送的金額亦不會因而調整，賣方亦無須向買方代繳任何進一步的印花稅。
  After the Vendor has paid or applied the Stamp Duty Express as aforesaid, the Vendor's obligation to the Purchaser under this benefit will be discharged. Even if there is a change in the purchase price in the future (whether due to the Purchaser's application to change the terms of payment which has been approved by the Vendor or other reason) or the purchase of the residential property shall be considered by the Stamp Office to form part of a larger transaction or series of transactions, the amount of the Stamp Duty Express will not be so adjusted and the Vendor is no longer required to pay any additional stamp duty for the Purchaser.

(III) 如買方沒有按買賣合約完成購買住宅物業，印花稅直送的全額將須退還給賣方。
If the Purchaser does not complete the purchase of the residential property in accordance with the agreement for sale and purchase, the full amount of the Stamp Duty Express shall be refunded to the Vendor.

(IV) 若有爭議，賣方的決定為最終決定並對買方具有約束力。
In case of dispute, the Vendor's determination shall be final and binding on the Purchaser.

(V) 印花稅直送受其他條款及細則約束。
The Stamp Duty Express is subject to other terms and conditions.

附錄 2　　額外 1%現金回贈(只適用於個人名義買方)
Annex 2　　Extra 1% Cash Rebate (only applicable to the Purchaser who is an individual)

(I) 如符合以下條件，在買方按買賣合約付清樓價餘額的情況下，買方可獲額外1%現金回贈(『額外1%現金回贈』)：-
If the following condition has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to an Extra 1% Cash Rebate ("Extra 1% Cash Rebate"):-

- 於買方簽署臨時買賣合約購買在本價單上之任何住宅物業(『指定住宅物業』)的日期，買方(或買方其中一位)或買方的親屬(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹或其他親屬)(或買方其中一位的親屬)(不論單獨或連同其他人)(『關聯買方』)簽署臨時買賣合約以個人名義購買御海灣(第一期或第二期)之其他住宅物業(『關聯住宅物業』)。
  On the date the Purchaser signs the preliminary agreement for sale and purchase to purchase any residential property in this price list ("designated residential property"), the Purchaser (or any one of the Purchasers) or a relative (i.e. spouse, parents (or spouse's parents), children, brothers, sisters or other relatives) of the Purchaser (or a relative of any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) ("related purchaser") signs a preliminary agreement for sale and purchase to purchase in individual name(s), other residential property of Regency Bay (Phase I or Phase II) ("related residential property").

(II) 額外1%現金回贈金額相當於指定住宅物業樓價的1%。
The amount of the Extra 1% Cash Rebate shall be equal to 1% of the purchase price of the designated residential property.

(III) 為免疑問，就每個指定住宅物業只可獲一次額外1%現金回贈。
For the avoidance of doubt, each designated residential property shall only be entitled to the Extra 1% Cash Rebate once.

(IV) 買方於付清指定住宅物業的樓價餘額之日前最少30日，以書面向賣方申請額外1%現金回贈，並(如適用)須提供令至賣方滿意的書面文件以証明上述第(I)段所述之『親屬』關係。賣方會於收到申請並證實有關資料無誤後將額外1%現金回贈直接用於支付指定住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Extra 1% Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price of the designated residential property, and (if applicable) shall provide satisfactory documentary evidence to prove the "relative" relationship mentioned in paragraph (I) above. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Extra 1% Cash Rebate for part payment of the balance of the purchase price of the designated residential property directly.

(V) 額外1%現金回贈受其他條款及細則約束。
The Extra 1% Cash Rebate is subject to other terms and conditions.

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

(I) 如符合以下其中一項條件，在買方按買賣合約付清樓價餘額的情況下，在滿足賣方施加的若干條件的情況下)，買方可獲Regency Fans現金回贈(『Regency Fans現金回贈』)：-
If one of the following conditions has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, subject to satisfaction of conditions to be imposed by the Vendor), the Purchaser shall be entitled to a Regency Fans Cash Rebate ("Regency Fans Cash Rebate"):-

- 買方(或買方其中一位)或買方的親屬(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹或其他親屬)(或買方其中一位的親屬)(不論單獨或連同其他人)已於2023年12月31日或之前，曾就映御、珀御、御半山(第一期或第二期)或御海灣(第一期或第二期)內的住宅物業遞交並持有有效的購樓意向登記。賣方的有效的購樓意向登記紀錄將為最終並對買方有約束力。為免疑慮，購樓意向登記不包括登記表格；或
  the Purchaser (or any one of the Purchasers) or a relative (i.e. spouse, parents (or spouse's parents), children, brothers or sisters or other relatives) of the Purchaser (or a relative of any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has previously submitted and held a valid registration of intent in respect of the residential properties in Twin Regency, Eight Regency, Mount Regency (Phase I or Phase II) or Regency Bay (Phase I or Phase II) on or before 31 December 2023. The Vendor's records of valid registrations of intent shall be final and binding on the Purchaser. For the avoidance of doubt, registration of intent does not include registration slip; or

- 買方(或買方其中一位)或買方的親屬(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹或其他親屬)(或買方其中一位的親屬)(不論單獨或連同其他人)已於2023年12月31日或之前，簽署買賣合約以個人名義購買映御、珀御、御半山(第一期或第二期)或御海灣(第一期或第二期)內的住宅物業。
  the Purchaser (or any one of the Purchasers) or a relative (i.e. spouse, parents (or spouse's parents), children, brothers or sisters or other relatives) of the Purchaser (or a relative of any one of the Purchasers) (whether in his/her sole name or together with other individual(s)) has signed an agreement for sale and purchase to purchase in individual name(s), the residential property in Twin Regency, Eight Regency, Mount Regency (Phase I or Phase II) or Regency Bay (Phase I or Phase II) on or before 31 December 2023.

(II) Regency Fans現金回贈金額相當於港幣$5,000。
The amount of the Regency Fans Cash Rebate shall be equal to HK$5,000.

(III) 為免疑問，就每個住宅物業只可獲一次Regency Fans現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Regency Fans Cash Rebate once.

(IV) 買方於付清住宅物業的樓價餘額之日前最少30日，以書面向賣方申請Regency Fans現金回贈，並(如適用)須提供令至賣方滿意的書面文件以証明上述第(I)段所述之『親屬』關係。賣方會於收到申請並證實有關資料無誤後將Regency Fans現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Fans Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price of the residential property, and (if applicable) shall provide satisfactory documentary evidence to prove the "relative" relationship mentioned in paragraph (I) above. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Fans Cash Rebate for part payment of the balance of the purchase price of the residential property directly.

(V) Regency Fans現金回贈受其他條款及細則約束。

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

附錄 4　　百年好合現金回贈(只適用於個人名義買方)
Annex 4　　Wedding Bliss Cash Rebate (only applicable to the Purchaser who is an individual)

(I) 如符合以下其中一項條件，在買方按買賣合約付清樓價餘額的情況下，在滿足賣方施加的若干條件的情況下)，買方可獲百年好合現金回贈(『百年好合現金回贈』)：-
If one of the following conditions has been satisfied, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, subject to satisfaction of conditions to be imposed by the Vendor), the Purchaser shall be entitled to a Wedding Bliss Cash Rebate ("Wedding Bliss Cash Rebate"):-

- 買方於2020年1月1日至2024年12月31日期間(及不遲於第(IV)段所述的申請百年好合現金回贈的期限)結婚；或
the Purchaser gets married in the period from 1 January 2020 to 31 December 2024(and not later than the deadline of application for Wedding Bliss Cash Rebate as set out in paragraph (IV)); or

- 買方於2020年1月1日至2024年12月31日期間(及不遲於第(IV)段所述的申請百年好合現金回贈的期限)計劃結婚(例如向婚姻登記處遞交『擬結婚通知書』、預約婚姻監禮人或預訂婚宴等)。
the Purchaser plans to get married (e.g. submit a "Notice of Intended Marriage" to the Registrar of Marriages, appointment of civil celebrant of marriages or booking of wedding banquet, etc.) in the period from 1 January 2020 to 31 December 2024(and not later than the deadline of application for Wedding Bliss Cash Rebate as set out in paragraph (IV)) .

(II) 百年好合現金回贈金額相當於港幣$10,888。
The amount of the Wedding Bliss Cash Rebate shall be equal to HK$10,888.

(III) 為免疑問，就每個住宅物業只可獲一次百年好合現金回贈。
For the avoidance of doubt, each residential property shall only be entitled to the Wedding Bliss Cash Rebate once.

(IV) 買方於付清住宅物業的樓價餘額之日前最少30日，以書面向賣方申請百年好合現金回贈，並須提供令至賣方滿意的書面文件以証明第(I)段所述的期間結婚或計劃結婚。賣方會於收到申請並證實有關資料無誤後將百年好合現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Wedding Bliss Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price of the residential property, and shall provide satisfactory documentary evidence to prove marriage or planned marriage in the period as set out in paragraph (I). After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Wedding Bliss Cash Rebate for part payment of the balance of the purchase price of the residential property directly.

(V) 百年好合現金回贈受其他條款及細則約束。
The Wedding Bliss Cash Rebate is subject to other terms and conditions.

附錄 5　　人才現金回贈(只適用於個人名義買方並購買指定住宅物業)
Annex 5　　Talent Cash Rebate (only applicable to the Purchaser who is an individual and purchases to the designated residential property)

指定住宅物業：
The designated residential properties:

座 Tower	樓層 Floor	單位 Unit
第1座 T1	3/F 3 樓	C
第1座 T1	5/F 5 樓	G

(I) 如買方(或買方其中一位)或買方的親屬(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹或其他親屬)(或買方其中一位的親屬)符合以下條件，在按買賣合約付清樓價餘額的情況下，買方可獲人才現金回贈(『人才現金回贈』)：
If the Purchaser (or any one of the Purchasers) or a relative (i.e. spouse, parents (or spouse's parents), children, brothers or sisters or other relatives) of the Purchaser (or a relative of any one of the Purchasers) meets the following condition, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Talent Cash Rebate ("Talent Cash Rebate"):-

持有證書、文憑、副學士學位、學士學位或以上學歷。
Holder of a certificate, diploma, associate degree, bachelor's degree or above qualification.

(II) 人才現金回贈金額相等於樓價7%。
The amount of the Talent Cash Rebate shall be equal to 7% of the purchase price.

(III) 為免疑問，就住宅物業只可獲一次人才現金回贈。
For the avoidance of doubt, the residential property shall only be entitled to the Talent Cash Rebate once.

(IV) 買方於付清樓價餘額之日前最少30日，以書面向賣方申請人才現金回贈，並須提供有關的證書及(如適用)令至賣方滿意的書面文件以証明上述第(I)段所述之 『親屬』關係。賣方會於收到申請並證實有關資料無誤後將人才現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Talent Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price, and provide the relevant certificate and satisfactory documentary evidence to prove the "relative" relationship as mentioned in paragraph (I) above. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Talent Cash Rebate for part payment of the balance of the purchase price of the residential property directly.

(V) 人才現金回贈受其他條款及細則約束。

The Talent Cash Rebate is subject to other terms and conditions.

附錄 6　　公司買家現金回贈(只適用於公司名義買方並購買指定住宅物業)
Annex 6　　Corporate Buyer Cash Rebate (only applicable to the Purchaser who is a company and to the designated residential property)

指定住宅物業：
The designated residential properties:

座 Tower	樓層 Floor	單位 Unit
第1座 T1	3/F 3 樓	C
第1座 T1	5/F 5 樓	G

(I) 如買方為公司，在按買賣合約付清樓價餘額的情況下，買方可獲公司買家現金回贈(『公司買家現金回贈』)。
If the Purchaser is a company, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Corporate Buyer Cash Rebate ("Corporate Buyer Cash Rebate").

(II) 公司買家現金回贈金額相等於樓價5%。
The amount of the Corporate Buyer Cash Rebate shall be equal to 5% of the purchase price.

(III) 為免疑問，就住宅物業只可獲一次公司買家現金回贈。
For the avoidance of doubt, the residential property shall only be entitled to the Corporate Buyer Cash Rebate once.

(IV) 買方於付清樓價餘額之日前最少30日，以書面向賣方申請公司買家現金回贈。賣方會於收到申請並證實有關資料無誤後將公司買家現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Corporate Buyer Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Corporate Buyer Cash Rebate for part payment of the balance of the purchase price of the residential property directly.

(V) 公司買家現金回贈受其他條款及細則約束。
The Corporate Buyer Cash Rebate is subject to other terms and conditions.

附錄 7　　Regency Smart 現金回贈(只適用指定住宅物業)
Annex 7　　Regency Smart Cash Rebate (only applicable to the designated residential properties)

指定住宅物業：
The designated residential properties:

座 Tower	樓層 Floor	單位 Unit
第1座 T1	3/F 3 樓	C
第1座 T1	5/F 5 樓	G

(I) 如買方於2024年4月30日或之前，簽署臨時買賣合約購買在以上指定住宅物業，在按買賣合約付清樓價餘額的情況下，買方可獲Regency Smart現金回贈(『Regency Smart現金回贈』)。
If the Purchaser signs the preliminary agreement for sale and purchase to purchase the above designed residential property(ies) on or before 30 April 2024, subject to settlement of the balance of the purchase price in accordance with the agreement for sale and purchase, the Purchaser shall be entitled to a Regency Smart Cash Rebate ("Regency Smart Cash Rebate").

(II) Regency Smart現金回贈金額相等於樓價6%。
The amount of the Regency Smart Cash Rebate shall be equal to 6% of the purchase price.

(III) 為免疑問，就住宅物業只可獲一次Regency Smart現金回贈。
For the avoidance of doubt, the residential property shall only be entitled to the Regency Smart Cash Rebate once.

(IV) 買方於付清樓價餘額之日前最少30日，以書面向賣方申請Regency Smart現金回贈。賣方會於收到申請並證實有關資料無誤後將Regency Smart現金回贈直接用於支付住宅物業的部份樓價餘額。
The Purchaser applies to the Vendor in writing for the Regency Smart Cash Rebate at least 30 days before the date of settlement of the balance of the purchase price. After the Vendor has received the application and duly verified the information to be correct, the Vendor will apply the Regency Smart Cash Rebate for part payment of the balance of the purchase price of the residential property directly.

(V) Regency Smart現金回贈受其他條款及細則約束。
The Regency Smart Cash Rebate is subject to other terms and conditions.

附錄 8(a)　備用第一按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Annex 8(a)　Standby First Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

賣方的指定財務機構(『指定財務機構』)提供備用第一按揭貸款 (『第一按揭貸款』) 之主要條款如下:

The key terms of a Standby First Mortgage Loan ("First Mortgage Loan") offered by the Vendor's designated financing company ("designated financing company") are as follows:

(I) 買方必須於付清樓價餘額之日前最少60日以書面向指定財務機構申請第一按揭貸款。指定財務機構將不會處理逾期貸款申請。

The Purchaser shall make a written application to the designated financing company for a First Mortgage Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.

(II) 第一按揭貸款的最高金額為有關付款計劃所述之淨樓價的75%，惟貸款金額不可超過應繳付之樓價餘額。

The maximum amount of the First Mortgage Loan shall be 75% of the net purchase price as mentioned in the relevant payment plan, provided that the loan amount shall not exceed the balance of purchase price payable.

(III) 首36個月之利率為：

Interest rate for the first 36 months shall be:

- (如第一按揭貸款的金額不超過淨樓價的70%)香港上海滙豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)減2% p.a.；或

  (If the amount of the First Mortgage Loan does not exceed 70% of the net purchase price) Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2% p.a.; or

- (如第一按揭貸款的金額超過淨樓價的70%，但不超過淨樓價的75%)港元最優惠利率減1.75% p.a.，

  (If the amount of the First Mortgage Loan exceeds 70% of the net purchase price, but does not exceed 75% of the net purchase price) Hong Kong Dollar Best Lending Rate minus 1.75% p.a.,

其後之利率為港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構認可而定。

thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

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

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

(V) 第一按揭貸款以該住宅物業之第一法定按揭作抵押。

The First Mortgage Loan shall be secured by a first legal mortgage over the residential property.

(只適用於買方為香港註冊成立的有限公司及其所有股東及董事均為個人)
買方於簽署臨時買賣合約的日期的所有股東和所有董事，必須成為第一按揭貸款的擔保人。
(Only applicable to the Purchaser who is a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))
All shareholders and all directors of the Purchaser upon the date of signing of the preliminary agreement for sale and purchase, shall be the guarantor(s) for the First Mortgage Loan.

(VI) 該住宅物業只可供買方自住。
The residential property shall be self-occupied by the Purchaser only.

(VII) 第一按揭貸款年期最長為25年。
The maximum tenor of First Mortgage Loan shall be 25 years.

(VIII) 買方須以按月分期償還第一按揭貸款。
The Purchaser shall repay the First Mortgage Loan by monthly instalments.

(IX) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK$100,000.

(X) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Notes of latest 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor (if any). The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

(XI) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

(XII) 第一按揭貸款申請須由指定財務機構獨立審批。
The First Mortgage Loan application shall be approved by the designated financing company independently.

(XIII) 買方須就申請第一按揭貸款支付港幣$5,000不可退還的申請手續費。
The Purchaser shall pay HK$5,000 being the non-refundable application fee for the First Mortgage Loan.

(XIV) 所有第一按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第一按揭貸款的律師費用及代墊付費用。

All legal documents of the First Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/its own solicitors to act for him/her/it, and in such event, the Purchaser shall also bear his/her/its own solicitors' costs and disbursements relating to the First Mortgage Loan.

(XV) 買方敬請向指定財務機構查詢有關第一按揭貸款用途及詳情。第一按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the First Mortgage Loan. The approval or disapproval and the approved loan amount of the First Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

(XVI) 第一按揭貸款受其他條款及細則約束。
The First Mortgage Loan is subject to other terms and conditions.

(XVII) 有關第一按揭貸款之條款及條件以及申請之相關安排及批核一概以指定財務機構之最終決定為準，與賣方無關，且於任何情況下賣方均無需為此負責。賣方無給予或視之為已給予任何就第一按揭貸款之安排及批核的陳述或保證。
The terms and conditions, the approval of application and the relevant arrangements of and for the First Mortgage Loan are subject to the final decision of the designated financing company, and are not related to the Vendor (who shall under no circumstances be responsible thereof). No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the First Mortgage Loan.

附錄 8(b)　Super 第二按揭貸款(只適用於買方為個人或香港註冊成立的有限公司及其所有股東及董事均為個人)

Annex 8(b)　Super Second Mortgage Loan (only applicable to the Purchaser who is an individual or a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))

注意：如買方使用Super第二按揭貸款，買方將不會享有特別現金回贈。

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

賣方的指定財務機構(『指定財務機構』)提供Super第二按揭貸款(『第二按揭貸款』)之主要條款如下:

The key terms of a Super Second Mortgage Loan ("Second Mortgage Loan") offered by the Vendor's designated financing company ("designated financing company") are as follows:

(I) 買方於付清樓價餘額之日前最少60日以書面向指定財務機構申請第二按揭貸款。指定財務機構將不會處理逾期貸款申請。

The Purchaser makes a written application to the designated financing company for a Second Mortgage Loan not less than 60 days before the date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.

(II) 第二按揭貸款的最高金額為有關付款計劃所述之淨樓價的25%，惟第一按揭貸款(由第一按揭銀行提供)及第二按揭貸款總金額不可超過淨樓價的75%，或應繳付之樓價餘額，以較低者為準。

The maximum amount of the Second Mortgage Loan shall be 25% of the net purchase price as mentioned in the relevant payment plan, provided that the total amount of first mortgage loan (offered by the first mortgagee bank) and the Second Mortgage Loan shall not exceed 75% of the net purchase price, or the balance of purchase price payable, whichever is lower.

(III) 首36個月之利率為香港上海匯豐銀行有限公司不時報價之港元最優惠利率(『港元最優惠利率』)率減2.75% p.a.，其後之利率為港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構認可而定。

Interest rate for the first 36 months shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited ("Hong Kong Dollar Best Lending Rate") minus 2.75% p.a., thereafter at Hong Kong Dollar Best Lending Rate plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

(IV) 第二按揭貸款以住宅物業之第二法定按揭作抵押。

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

(只適用於買方為香港註冊成立的有限公司及其所有股東及董事均為個人)
買方於簽署臨時買賣合約的日期的所有股東和所有董事，必須成為第二按揭貸款的擔保人。
(Only applicable to the Purchaser who is a limited company incorporated in Hong Kong with all its shareholder(s) and director(s) being individual(s))
All shareholders and all directors of the Purchaser upon the date of signing of the preliminary agreement for sale and purchase, shall be the guarantor(s) for the Second Mortgage Loan.

(V) 住宅物業只可供買方自住。

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

(VI) 第二按揭貸款年期最長為25年，或第一按揭貸款(由第一按揭銀行提供)之年期，以較短者為準。
The maximum tenor of Second Mortgage Loan shall be 25 years or the tenor of first mortgage loan (offered by the first mortgagee bank), whichever is shorter.

(VII) 買方須以按月分期償還第二按揭貸款。
The Purchaser shall repay the Second Mortgage Loan by monthly instalments.

(VIII) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK$100,000.

(IX) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近2年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her/its guarantor (if any) shall provide sufficient documents to prove his/her/its repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Note for the last 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her/its guarantor (if any). The Purchaser and his/her/its guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

(X) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

(XI) 第一按揭銀行須為指定財務機構所指定及轉介之銀行(『第一按揭銀行』)，買方並且須得到第一按揭銀行同意辦理第二按揭貸款。請注意，第一按揭銀行已原則上同意指定財務機構可在銀行信貸評估的基礎上向買方提供第二按揭貸款，並將第二按揭貸款的條款納入銀行的按揭審批考慮。
The first mortgagee bank ("the first mortgagee bank") shall be nominated and referred by the designated financing company and the Purchaser shall obtain consent from the first mortgagee bank to apply for the Second Mortgage Loan. Please note that, the first mortgagee bank has agreed in principle that the designated financing company may offer the Second Mortgage Loan to the Purchaser subject to bank's credit assessment, and will take into account the terms of the Second Mortgage Loan in accordance with bank's credit approval.

(XII) 第一按揭貸款申請(由第一按揭銀行提供)及第二按揭貸款申請須由有關承按機構獨立審批。
The first mortgage loan application (offered by the first mortgagee bank) and the Second Mortgage Loan application shall be approved by the relevant mortgagees independently.

(XIII) 所有第二按揭貸款法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關第二按揭貸款的律師費用及代墊付費用。
All legal documents of the Second Mortgage Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her/its own solicitors to act for him/her/it, and in such event, the Purchaser shall also bear his/her/its own solicitors' costs and disbursements relating to the Second Mortgage Loan.

(XIV) 買方須就申請第二按揭貸款支付港幣$5,000不可退還的申請手續費。
The Purchaser shall pay HK$5,000 being the non-refundable application fee for the Second Mortgage Loan.

(XV) **指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。**
In accordance with the result of credit check and assessment of the Purchaser and his/her/its guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

(XVI) 買方敬請向指定財務機構查詢有關第二按揭貸款用途及詳情。第二按揭貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。不論審批結果如何，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Second Mortgage Loan. The approval or disapproval of the loan, the approved loan amount of the Second Mortgage Loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of the assessment result, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

(XVII) 第二按揭貸款受其他條款及細則約束。
The Second Mortgage Loan is subject to other terms and conditions.

(XVIII) 賣方無給予或視之為已給予任何就第二按揭貸款之安排及批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Second Mortgage Loan.

備註： 銀行會根據香港金融管理局的指引，將第二按揭貸款的條款納入銀行的按揭審批考慮。詳情請向有關銀行查詢。
Note: The bank will, in the course of approving any mortgage, take into account the terms and conditions of the Second Mortgage Loan in accordance with Hong Kong Monetary Authority guidelines. For details, please enquire with the banks.

附錄 8(c)　Regency 120s (只適用於個人名義買方)
Annex 8(c)　Regency 120s (only applicable to the Purchaser who is an individual)

買方可向賣方的指定財務機構(『指定財務機構』)申請Regency 120s (『樓價貸款』)，主要條款如下:
The Purchaser can apply to the Vendor's designated financing company ("designated financing company") for the Regency 120s ("Payment Financing"). Key terms are as follows:

(I) 買方必須於付清樓價餘額之日前最少60日以書面向指定財務機構申請樓價貸款。指定財務機構將不會處理逾期貸款申請。
The Purchaser shall make a written application to the designated financing company for a Payment Financing not less than 60 days before date of settlement of the balance of the purchase price. Late loan applications will not be processed by the designated financing company.

(II) 樓價貸款必須以該住宅物業之第一法定按揭及一個香港住宅物業(『現有物業』)之第一法定按揭作為抵押。以下為現有物業的基本要求：
The Payment Financing shall be secured by a first legal mortgage over the residential property and a first legal mortgage over a Hong Kong residential property ("Existing Property"). The following are the basic requirements of the Existing Property:

- 現有物業的註冊業主(或其中一位註冊業主)必須為買方(或買方其中一位)或買方的至親(即配偶、父母(或配偶的父母)、子女、兄弟、姊妹、祖父母、外祖父母、孫、孫女、外孫或外孫女)或買方其中一位的至親；及
  The registered owner of the Existing Property (or any one of the registered owners) must be the Purchaser (or any one of the Purchasers) or a connected family member (i.e. spouse, parents (or spouse's parents), children, brothers, sisters, grandparents or grandchildren) of the Purchaser or a connected family member of any one of the Purchasers; and

- 現有物業的業權良好；及
  The title to the Existing Property is good; and

- 現有物業沒有出租；及
  The Existing Property is not leased out; and

- 現有物業沒有銀行按揭以外的其他按揭或產權負擔；及
  The Existing Property is not subject to any mortgage or incumbrance other than bank mortgage; and

- 現有物業不屬於村屋、1980年前發出入伙紙的單幢式住宅物業、有轉讓限制的物業或非屋苑式的離島物業等；及
  The Existing Property is not a village-type house, residential property in a single block with an Occupation Permit issued before 1980, property which is subject to alienation restrictions and non-estate-type property situated on the outlying islands, etc.; and

- 現有物業的價值必須符合以下要求：
  The value of the Existing Property must satisfy the following requirement:

於申請樓價貸款時，現有物業的按揭情況： The mortgage status of the Existing Property at the time of application for the Payment Financing:	指定財務機構估算現有物業的價值 The designated financing company's valuation of the Existing Property
沒有任何按揭 does not have any mortgage	不低於住宅物業之樓價的60%(或總樓價的60%，如購買兩個或以上住宅物業) not less than 60% of the purchase price (or 60% of the total purchase price, if two or above residential properties are purchased) of the residential property.
有銀行按揭 mortgaged to a bank	不低於住宅物業之樓價的80%(或總樓價的80%，如購買兩個或以上住宅物業) not less than 80% of the purchase price (or 80% of the total purchase price, if two or above residential properties are purchased) of the residential property.

儘管符合上述要求，指定財務機構保留權利不接受現有物業作為抵押品。
Notwithstanding meeting the above requirements, the designated financing company reserves the right not to accept the Existing Property as security.

(III) 樓價貸款的最高金額為：
The maximum amount of Payment Financing shall be:

部份 Tranche	樓價貸款的最高金額 The maximum amount of Payment Financing
A 部份：用於繳付樓價餘額 Tranche A: for payment of the balance of the purchase price	• 樓價的80%及扣除所有賣方將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價60%或以上，但少於樓價70%)；或 80% of the purchase price less all cash rebate(s) (if any) that will be offered by the Vendor for part payment of the balance of purchase price (if the valuation of the Existing Property is 60% of the purchase price or above, but less than 70% of the purchase price); or • 樓價的90%及扣除所有賣方將提供用以支付樓價餘額部份的現金回贈(如有)後的金額(如現有物業的估算價值為樓價70%或以上) 90% of the purchase price less all cash rebate(s) (if any) that will be offered by the Vendor for part payment of the balance of purchase price (if the valuation of the Existing Property is 70% of the purchase price or above) 惟貸款金額不可超過應繳付之樓價餘額。 provided that the loan amount shall not exceed the balance of purchase price payable.

B 部份(如適用)：用於償還現有物業的按揭貸款 Tranche B (if applicable): for repayment of the mortgage loan of the Existing Property	• 樓價的10%(如現有物業的估算價值為樓價80%或以上，但少於樓價90%)；或 10% of the purchase price (if the valuation of the Existing Property is 80% of the purchase price or above, but less than 90% of the purchase price) ; or • 樓價的20%(如現有物業的估算價值為樓價90%或以上，但少於樓價100%)；或 20% of the purchase price (if the valuation of the Existing Property is 90% of the purchase price or above, but less than 100% of the purchase price) ; or • 樓價的30%(如現有物業的估算價值為樓價100%或以上) ， 30% of the purchase price (if the valuation of the Existing Property is 100% of the purchase price or above), 惟貸款金額不可超過現有物業的按揭貸款餘額。 provided that the loan amount shall not exceed the balance of the mortgage loan of the Existing Property.

因應不同付款計劃的支付條款，如買方意欲申請最高貸款金額，可能須提前支付樓價餘額。指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。
Depending on the different terms of payment of the payment plans, the Purchaser intending to apply for the maximum loan amount may have to early settle the balance of purchase price. The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any).

(IV) 該住宅物業只可供買方自住。
The residential property shall be self-occupied by the Purchaser only.

(V) 買方須提供指定財務機構所需文件，包括但不限於在指定財務機構要求下提供信貸報告、還款紀錄及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser is required to provide necessary documents upon request from the designated financing company, including without limitation, credit report, repayment record and/or banking record. The designated financing company will conduct credit check on the Purchaser and his/her guarantor (if any). The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

(VI) 買方須提供足夠文件證明其還款能力(包括每月供款及到期還款)。
The Purchaser is required to provide sufficient documents to prove his/her repayment ability (including monthly installments and the repayment on maturity).

(VII) 樓價貸款申請須由指定財務機構獨立審批。
The Payment Financing application shall be approved by the designated financing company independently.

(VIII) 樓價貸款必須一次過全部提取，並只可用於繳付樓價餘額及(如適用)償還現有物業的按揭貸款。如樓價貸款不足以償清現有物業的按揭貸款，現有物業的業主須自行安排資金以償清現有物業的按揭貸款。

The Payment Financing shall be fully drawn in one lump sum and shall only be applied for payment of the balance of purchase price and (if applicable) repayment of the mortgage loan of the Existing Property. If the mortgage loan of the Existing Property cannot be fully repaid by the Payment Financing, the registered owner of the Existing Property shall arrange his/her own funds to fully repay the mortgage loan of the Existing Property.

(IX) 樓價貸款的年期最長為 3 年。
The maximum tenor of the Payment Financing shall be 3 years.

(X) 利率為3.68% p.a.。最終利率以指定財務機構審批結果而定。
Interest rate shall be 3.68% p.a.. The final interest rate will be subject to approval by the designated financing company.

(XI) 買方須以以下方式償還樓價貸款：
The Purchaser shall repay the Payment Financing in the following manner:

(a) 每月供款相當於樓價0.5%，先用於支付利息，餘款用於償還樓價貸款的貸款A部份；及
monthly installment amount equivalent to 0.5% of the purchase price shall be paid for interest firstly, and the balance shall be applied for repayment of the Tranche A of the Payment Financing; and

(b) 於到期日，全數償還樓價貸款餘款及利息。
fully repay the balance of the Payment Financing and interest on the maturity date.

(XII) 全數或部分償還不徵收提前償還罰款。
No prepayment penalty for full repayment or partial prepayment is levied.

(XIII) 買方可向指定財務機構申請附錄8(d)所述的延續貸款，於樓價貸款到期日用以償還樓價貸款的貸款A部份。延續貸款的最高金額為：
The Purchaser may apply to the designated financing company for the Extended Loan as set out in Annex 8(d) for repayment of the Tranche A of the Payment Financing upon the maturity date of the Payment Financing. The maximum amount of the Extended Loan shall be:

於申請樓價貸款時，現有物業的按揭情況： The mortgage status of the Existing Property at the time of application for the Payment Financing:	延續貸款的最高金額 The maximum amount of the Extended Loan
沒有任何按揭 does not have any mortgage	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款減去樓價的10%。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing less 10% of the purchase price.
有銀行按揭 mortgaged to a bank	樓價貸款的到期日須償還的樓價貸款的貸款A部份的餘款。 the balance of the Tranche A of the Payment Financing repayable on maturity date of the Payment Financing.

指定財務機構會因應買方及其擔保人(如有)的信貸評估結果，對貸款金額作出調整。詳情請參閱附錄 8(d)。
The designated financing company will adjust the loan amount in accordance with the credit assessment of the Purchaser and his/her guarantor (if any). Please see Annex 8(d) for details.

(XIV) 所有樓價貸款的法律文件須由賣方代表律師準備，並於賣方代表律師的辦事處簽署。買方無須支付任何申請貸款的手續費或法律費用(惟買方須自行支付為證明其現有物業良好業權之補契費用(如有))。如買方就樓價貸款另行自聘律師作為其代表律師，買方須負責其代表律師有關費用及代墊付費用。如現有物業有按揭，買方須自行聘請律師辦理解除按揭手續並支付相關律師費用及代墊付費用。
All legal documents of the Payment Financing shall be prepared by the Vendor's solicitors and signed at the office of the Vendor's solicitors. The Purchaser will not be charged any handling fee or legal fee for processing the loan application (except that the expenses for obtaining any missing title deeds (if any) in order to prove good title of the Existing Property shall be borne by the Purchaser). If the Purchaser shall instruct his/her own solicitors to act for him/her for the Payment Financing, the Purchaser shall bear his/her own solicitors' relevant costs and disbursements. If the Existing Property is mortgaged, the Purchaser shall instruct his/her own solicitors to handle the release of the mortgage and bear his/her own solicitors' relevant costs and disbursements.

(XV) **指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。**
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor(s) (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

(XVI) 買方敬請向指定財務機構查詢有關貸款用途及詳情。貸款批出與否及其條款，指定財務機構有最終決定權。不論貸款獲批與否，買方仍須按買賣合約完成住宅物業的交易及繳付住宅物業的樓價全數。
The Purchaser is advised to enquire with the designated financing company about the purpose and details of the loan. The approval or disapproval of the loan and the terms thereof are subject to the final decision of the designated financing company. Irrespective of whether the loan is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the full purchase price of the residential property in accordance with the agreement for sale and purchase.

(XVII) 此貸款受其他條款及細則約束。
This loan is subject to other terms and conditions.

(XVIII) 賣方無給予或視之為已給予任何就樓價貸款之批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the approval of the Payment Financing.

附錄 8(d)　延續貸款 (只適用於個人名義買方)
Annex 8(d)　Extended Loan (only applicable to the Purchaser who is an individual)

(I) 買方必須於有關貸款(指附錄 8(c)所述之 Regency 120s)的到期日前最少 60 日以書面方式向指定財務機構申請延續貸款 (『延續貸款』)。指定財務機構將不會處理逾期貸款申請。
The Purchaser shall make a written application to the designated financing company for the Extended Loan ("Extended Loan") not less than 60 days before the maturity date of the relevant loan (refer to Regency 120s as set out in Annex 8(c)). Late loan applications will not be processed by the designated financing company.

(II) 延續貸款的最高金額請參閱附錄 8(c)。
The maximum amount of the Extended Loan shall be as mentioned in Annex 8(c).

(III) 延續貸款必須以有關貸款申請時所要求的第一法定按揭作為抵押。
The Extended Loan shall be secured by the first legal mortgage(s) as per the requirement at the time of application for the relevant loan.

(IV) 該住宅物業只可供買方自住。
The residential property shall only be self-occupied by the Purchaser.

(V) 買方及其擔保人(如有)須提供足夠文件證明其還款能力，包括但不限於在指定財務機構要求下提供信貸報告、最近 2 年的香港稅單、其他收入證明及/或銀行紀錄。指定財務機構會對買方及其擔保人(如有)進行信貸審查及評估。買方及其擔保人(如有)必須提供指定財務機構所要求的資料及文件，否則貸款申請將不會獲處理。
The Purchaser and his/her guarantor (if any) shall provide sufficient documents to prove his/her repayment ability, including without limitation the provision of credit report, Hong Kong Tax Demand Notes of latest 2 years, other income proof and/or banking record upon request from the designated financing company. The designated financing company will conduct credit check and assessment on the Purchaser and his/her guarantor (if any). The Purchaser and his/her guarantor (if any) shall provide information and documents as requested by the designated financing company, otherwise, the loan application will not be processed.

(VI) 每月(所有種類)供款總額不可高於每月收入總額的50%。
The total amount of (all kinds of) monthly instalment shall not be higher than 50% of the total amount of monthly income.

(VII) 延續貸款申請須由指定財務機構獨立審批。
The Extended Loan application shall be approved by the designated financing company independently.

(VIII) 延續貸款必須一次過全部提取，並只可用於償還有關貸款餘款。
The Extended Loan shall be fully drawn in one lump sum and shall only be applied for repayment of the balance of the relevant loan.

(IX) 延續貸款年期最長為 20 年。
The maximum tenor of the Extended Loan shall be 20 years.

(X) 利率為香港上海滙豐銀行有限公司不時報價之港元最優惠利率加1% p.a.，利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate shall be Hong Kong Dollar Best Lending Rate quoted from time to time by The Hongkong and Shanghai Banking Corporation Limited plus 1% p.a., subject to fluctuation. The final interest rate will be subject to approval by the designated financing company.

(XI) 買方須以按月分期償還延續貸款。
The Purchaser shall repay the Extended Loan by monthly instalments.

(XII) 全數或部分償還不徵收提前償還罰款，但須於一個月前以書面提前通知指定財務機構。每次部分償還必須不少於港幣$100,000。
No prepayment penalty for full repayment or partial prepayment is levied, but 1 month's prior written notice to the designated financing company is required. Each partial prepayment shall be at least HK$100,000.

(XIII) 所有延續貸款的法律文件須由賣方代表律師辦理，並由買方負責有關律師費用及代墊付費用。買方可選擇另行自聘律師作為買方代表律師，在此情況下，買方亦須負責其代表律師有關延續貸款的律師費用及代墊付費用。
All legal documents of the Extended Loan shall be handled by the Vendor's solicitors and all the costs and disbursements relating thereto shall be borne by the Purchaser. The Purchaser can choose to instruct his/her own solicitors to act for him/her, and in such event, the Purchaser shall also bear his/her own solicitors' costs and disbursements relating to the Extended Loan.

(XIV) 買方須就申請延續貸款支付港幣$5,000不可退還的申請手續費。
The Purchaser shall pay HK$5,000 being the non-refundable application fee for the Extended Loan.

(XV**) 指定財務機構會因應買方及其擔保人(如有)的信貸審查及評估結果，對有關付款計劃所述的貸款條款(包括但不限於貸款金額、利率、年期及/或其他條件)作出調整。**
In accordance with the result of credit check and assessment of the Purchaser and his/her guarantor (if any), the designated financing company will adjust the loan term(s) (including without limitation the loan amount, the interest rate, the tenor and/or the other conditions) as set out in the relevant payment plan.

(XVI) 買方敬請向指定財務機構查詢有關延續貸款用途及詳情。延續貸款批出與否、批出貸款金額及其條款，指定財務機構有最終決定權。
The Purchaser is advised to enquire with the designated financing company about the purpose and the details of the Extended Loan. The approval, disapproval or the approved loan amount of the Extended Loan and the terms thereof are subject to the final decision of the designated financing company.

(XVII) 延續貸款受其他條款及細則約束。
The Extended Loan is subject to other terms and conditions.

(XVIII) 賣方無給予或視之為已給予任何就延續貸款之安排及批核的陳述或保證。
No representation or warranty is given or shall be deemed to have been given by the Vendor as to the arrangement and the approval of the Extended Loan.

(5) 賣方已委任地產代理在該期數中的指明住宅物業的出售過程中行事：
The Vendor has appointed estate agents to act in the sale of any specified residential property in the Phase:

中原地產代理有限公司 CENTALINE PROPERTY AGENCY LIMITED
世紀 21 集團有限公司及旗下特許經營商 CENTURY 21 GROUP LIMITED AND FRANCHISEES
晉誠地產代理有限公司 EARNEST PROPERTY AGENCY LIMITED
香港(國際)地產商會有限公司及其特許會員 HONG KONG (INTERNATIONAL) REALTY ASSOCIATION LIMITED & CHARTERED MEMBERS
香港置業(地產代理)有限公司 HONG KONG PROPERTY SERVICES (AGENCY) LIMITED
香港地產代理商總會有限公司及其特許會員 HONG KONG REAL ESTATE AGENCIES GENERAL ASSOCIATION LIMITED AND CHARTERED MEMBERS
康業物業代理有限公司 HONG YIP PROPERTIES AGENCY LIMITED
康業服務有限公司 HONG YIP SERVICE CO LTD
啟勝地產代理有限公司 KAI SHING (REA) LIMITED
嘉誠地產代理有限公司 KAISER PROPERTIES CO
建富物業 KIN FU REALTY
祥益地產代理有限公司 MANY WELLS PROPERTY AGENT LIMITED
美聯物業地產代理有限公司 MIDLAND REALTY INTERNATIONAL LIMITED
利嘉閣地產有限公司 RICACORP PROPERTIES LIMITED
順成物業代理有限公司 SHUN SHING PROPERTY AGENCY CO
云房網絡(香港)代理有限公司 QFANG NETWORK (HONGKONG) AGENCY LIMITED
新鴻基地產(銷售及租賃)代理有限公司 SUN HUNG KAI REAL ESTATE (SALES AND LEASING) AGENCY LIMITED
高力國際太平洋有限公司 COLLIERS INTERNATIONAL PACIFIC LTD

請注意: 任何人可委任任何地產代理在購買該期數中的指明住宅物業的過程中行事，但亦可以不委任任何地產代理。
Please note that a person may appoint any estate agent to act in the purchase of any specified residential property in the Phase. Also, that person does not necessarily have to appoint any estate agent.

(6) 賣方就該期數指定的互聯網網站的網址為: **www.regencybay2.com.hk**
The address of the website designated by the Vendor for the Phase is: **www.regencybay2.com.hk**