利奧坊 • 曦岸

Aquila • Square Mile

按揭貸款條款（只提供予第一手買家)

付款辦法 / 貸款條款	B
	八成半按揭
1. 貸款公司：	華盈財務有限公司
2. 貸款額：	最高可達* **"淨買價"** 85%
	* **"淨買價"** 是指物業之買價扣除「提前付清買價現金回贈」(如有) 、「電器設備津貼」 (如有) 後的金額。
3. 貸款利率：	首36個月按香港上海匯豐銀行之港元最優惠利率 (後稱"優惠利率") 減1.75厘計算; 第37至60個月之利率按優惠利率減0.75厘計算; 其後全期按優惠利率加1.25厘計算，利率浮動。
4. 還款年期：	最長可達30年，惟每月供款金額不少於HK$3,000.00。
5. 起供日期：	貸款後一個月開始，每月供款。
6. 手續費：	免。
7. 樓宇火險：	抵押樓宇之火險**必須**經由本公司代為投保及續保(根據投保及續保時貸款結欠餘額)，有關保費由借款人繳付。
8. 提早還款：	須於一個月前書面通知，最低還款額為港幣十萬元。

其他條款:

1) (適用於有限公司買家) 簽妥正式買賣合約後至提取貸款前，不可以變更公司股東及董事。如有任何股權變動，貸款公司將拒絕該按揭貸款申請。
2) (適用於第二按揭) 第一按揭及第二按揭需獨立審批及第一按揭銀行必須為貸款公司指定銀行。
3) 申請人/擔保人須於簽妥正式買賣合約後及需不遲於預計買賣成交日的六十(60)天前，帶同臨時買賣合約、身份證明文件及入息証明（**最近三至六個月的銀行戶口簿或月結單之出糧入帳記錄、糧單及稅單等**），親身前往本司辦理按揭貸款申請**(敬請預約)**。所有申請人及擔保人必須親身前往律師樓簽署有關法律文件。
4) 按揭及其他有關的貸款文件必須經由貸款公司指定律師樓辦理，一切有關費用概由借款人繳付。
5) 所有分期供款及火險保費必須以自動轉賬形式支付。
6) 有關信貸之條款及細則，以實際批核時為準。 貸款公司有權保留更改上述貸款條件之權利，恕不另行通知。
7) 貸款公司保留最終批核按揭貸款的決定權。

請提早致電預約辦理按揭申請 (電話: 2908 5070)

辦公時間: 星期一至五: 上午九時半至十二時； 下午二時至五時; (星期六、日及公眾假期休息)

辦公地址: 香港中環德輔道中十九號環球大廈4樓
對按揭申請如有任何疑問，請致電 2908 5070 / 2908 5249 號碼垂詢。

利奥坊 • 曦岸

Aquila • Square Mile

Mortgage Loan Terms and Conditions (Only available to the first hand purchasers)

Payment Terms / Terms and conditions	**B** **Mortgage Loan**
1. Lender:	World Finance Limited
2. Loan Amount:	Up to 85% of * **"Net Purchase Price"**. *** " Net Purchase Price "** above means the amount of the purchase price of the residential property after deducting "Early Settlement of Purchase Price Cash Rebate" (if any) and "Appliances Allowance"(if any).
3. Interest Rate:	1st 36 months : 1.75% p.a. below the Hong Kong Dollar Best Lending Rate per annum from time to time quoted by HSBC (the "Best Lending Rate"); 37th to 60th months: 0.75% p.a. below the Best Lending Rate; and thereafter: 1.25% p.a. above the Best Lending Rate, subject to fluctuation.
4. Loan Tenor:	Up to 30 years, but always subject to a minimum monthly instalment payment of HK$3,000.00.
5. Payment Start Date:	The first instalment payment is payable after one month from the date of drawdown of the Loan, and payable on monthly basis thereafter.
6. Handling Fee:	Waived.
7. Fire Insurance:	Fire insurance of the mortgaged property and annual renewal thereof should be arranged based on the Current Loan Value from time to time through the Lender, insurance premium should be borne by the borrower(s).
8. Early Repayment:	Early repayment in full or in part of Loan is permitted subject to a minimum prepaid amount of HK$100,000.00 each and giving not less than one month's prior written notice to the Lender.

Other terms and conditions:

1) (Applicable to company purchasers) After signing the formal Agreement for Sales and Purchase and before loan drawdown, the shareholder(s) and director(s) of the company cannot be changed. If there is any change in shareholding, the Lender will decline the mortgage loan application.
2) (Applicable to second mortgage loan) The application of first mortgage loan and second mortgage loan will be examined and approved separately and independently and the first mortgagee bank must be designated by the Lender.
3) The borrower(s)/guarantor(s) has/have to come to the Lender's office in person **(By Appointment)** and bring along the Preliminary Agreement for Sale and Purchase, his/her/their identity document(s) and income proof **(recent 3-6 months bank book/statements, salary payroll slips, Tax Demand Note & etc)** to process the application of mortgage loan after execution of Sale and Purchase Agreement and no later than sixty (60) days prior to the anticipated completion date of sale and purchase of the property concerned. All the borrower(s) / guarantor(s) must sign the relevant legal documents personally at the office of our designated solicitor.
4) The mortgage or second mortgage and other related loan documents must be processed through the solicitor firm designated by the Lender. All legal fee and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the borrower(s).
5) All monthly instalment payments and fire insurance premium must be paid through autopay services.
6) All terms and conditions are subject to the Lender's final approval and the Lender reserves the right to amend the terms and conditions of this loan arrangement without notice.
7) The Lender reserve(s) the final decision of the approval of mortgage loan(s).

For processing the loan application, please make appointment at Tel. 2908 5070 in advance.

Office Hour: Monday – Friday: 9:30a.m.- 12:00p.m. and 2:00p.m.– 5:00p.m.;
(Saturday, Sunday and Public Holidays Closed)

Office address: 4/F, World Wide House, No.19 Des Voeux Road Central, Hong Kong.

For any enquiries on loan application, please contact 2908 5070 / 2908 5249.

利奧坊 • 曦岸

Aquila • Square Mile

按揭貸款條款 (只提供予第一手買家)

付款辦法 / 貸款條款	B
	第二按揭
1. 貸款公司：	華盈財務有限公司
2. 貸款額：	最高可達***"淨買價" 40%** (一按加二按總貸款額最高為 ***"淨買價" 90%**)
	* "淨買價" 是指物業之買價扣除「提前付清買價現金回贈」(如有) 、「電器設備津貼」 (如有) 後的金額。
3. 貸款利率：	首36個月按香港上海匯豐銀行之港元最優惠利率 (後稱"優惠利率") 減1.75厘計算; 第37至60個月之利率按優惠利率 減0.75厘 計算; 其後全期按優惠利率加1.25厘計算，利率浮動。
4. 還款年期：	最長可達30年或等同或不超過特約按揭銀行之首按年期，以較短者 為準，惟每月供款金額不少於HK$3,000.00。
5. 起供日期：	貸款後一個月開始，每月供款。
6. 手續費：	免。
7. 樓宇火險：	抵押樓宇之火險**必須**經由本公司代為投保及續保(根據投保及續保時貸款結欠餘額)，有關保費由借款人繳付。
8. 提早還款：	須於一個月前書面通知，最低還款額為港幣十萬元。

其他條款:

1) (適用於有限公司買家) 簽妥正式買賣合約後至提取貸款前，不可以變更公司股東及董事。如有任何股權變動，貸款公司將拒絕該按揭貸款申請。
2) (適用於第二按揭) 第一按揭及第二按揭需獨立審批及第一按揭銀行必須為貸款公司指定銀行。
3) 申請人/擔保人須於簽妥正式買賣合約後及需不遲於預計買賣成交日的六十(60)天前，帶同臨時買賣合約、身份證明文件及入息証明（**最近三至六個月的銀行戶口簿或月結單之出糧入帳記錄、糧單及稅單等**），親身前往本司辦理按揭貸款申請**(敬請預約)**。所有申請人及擔保人必須親身前往律師樓簽署有關法律文件。
4) 按揭及其他有關的貸款文件必須經由貸款公司指定律師樓辦理，一切有關費用概由借款人繳付。
5) 所有分期供款及火險保費必須以自動轉賬形式支付。
6) 有關信貸之條款及細則，以實際批核時為準。 貸款公司有權保留更改上述貸款條件之權利，恕不另行通知。
7) 貸款公司保留最終批核按揭貸款的決定權。

請提早致電預約辦理按揭申請 (電話: 2908 5070)

辦公時間: 星期一至五: 上午九時半至十二時； 下午二時至五時; (星期六、日及公眾假期休息)

辦公地址: 香港中環德輔道中十九號環球大廈4樓
對按揭申請如有任何疑問，請致電 2908 5070 / 2908 5249 號碼垂詢。

利奧坊 • 曦岸

Aquila • Square Mile

Mortgage Loan Terms and Conditions (Only available to the first hand purchasers)

Terms and conditions \ Payment Terms	**B** **Second Mortgage Loan**
1. Lender:	World Finance Limited
2. Loan Amount:	Up to 40% of *"**Net Purchase Price**". (aggregate amount of first mortgage and second mortgage loan shall not exceed 90% of *"**Net Purchase Price**".) *"Net Purchase Price" above means the amount of the purchase price of the residential property after deducting "Early Settlement of Purchase Price Cash Rebate"(if any) and "Appliances Allowance"(if any).
3. Interest Rate:	1st 36 months : 1.75% p.a. below the Hong Kong Dollar Best Lending Rate per annum from time to time quoted by HSBC (the "Best Lending Rate"); 37th to 60th months: 0.75% p.a. below the Best Lending Rate; and thereafter: 1.25% p.a. above the Best Lending Rate, subject to fluctuation.
4. Loan Tenor:	Up to 30 years or same as or not exceeding the first mortgage loan tenor of the appointed first mortgagee banks, whichever is the shorter, but always subject to a minimum monthly instalment payment of HK$3,000.00.
5. Payment Start Date:	The first instalment payment is payable after one month from the date of drawdown of the Loan, and payable on monthly basis thereafter.
6. Handling Fee:	Waived.
7. Fire Insurance:	Fire insurance of the mortgaged property and annual renewal thereof should be arranged based on the Current Loan Value from time to time through the Lender, insurance premium should be borne by the borrower(s).
8. Early Repayment:	Early repayment in full or in part of Loan is permitted subject to a minimum prepaid amount of HK$100,000.00 each and giving not less than one month's prior written notice to the Lender.

Other terms and conditions:

1) (Applicable to company purchasers) After signing the formal Agreement for Sales and Purchase and before loan drawdown, the shareholder(s) and director(s) of the company cannot be changed. If there is any change in shareholding, the Lender will decline the mortgage loan application.
2) (Applicable to second mortgage loan) The application of first mortgage loan and second mortgage loan will be examined and approved separately and independently and the first mortgagee bank must be designated by the Lender.
3) The borrower(s)/guarantor(s) has/have to come to the Lender's office in person **(By Appointment)** and bring along the Preliminary Agreement for Sale and Purchase, his/her/their identity document(s) and income proof **(recent 3-6 months bank book/statements, salary payroll slips, Tax Demand Note & etc)** to process the application of mortgage loan after execution of Sale and Purchase Agreement and no later than sixty (60) days prior to the anticipated completion date of sale and purchase of the property concerned. All the borrower(s) / guarantor(s) must sign the relevant legal documents personally at the office of our designated solicitor.
4) The mortgage or second mortgage and other related loan documents must be processed through the solicitor firm designated by the Lender. All legal fee and other incidental out-of-pocket expenses incurred in this loan arrangement shall be borne by the borrower(s).
5) All monthly instalment payments and fire insurance premium must be paid through autopay services.
6) All terms and conditions are subject to the Lender's final approval and the Lender reserves the right to amend the terms and conditions of this loan arrangement without notice.
7) The Lender reserve(s) the final decision of the approval of mortgage loan(s).

For processing the loan application, please make appointment at Tel. 2908 5070 in advance.

Office Hour: Monday – Friday: 9:30a.m.- 12:00p.m. and 2:00p.m.– 5:00p.m.;
(Saturday, Sunday and Public Holidays Closed)

Office address: 4/F, World Wide House, No.19 Des Voeux Road Central, Hong Kong.

For any enquiries on loan application, please contact 2908 5070 / 2908 5249.