

Reminder to Prospective Purchasers

If you intend to opt for any financing plan (such as mortgage, charge or loan) offered by the vendor or vendor's designated financing company(ies) (Designated FC), BEFORE entering into a preliminary agreement for sale and purchase (PASP), you should:

- (a) **Study carefully** the information of the financing plans (including terms and conditions, etc) as set out in **the Price List(s)** and other relevant document(s);
- (b) Always be **cautious about verbal undertaking**, for example, guaranteed or ease of approval of any mortgage, charge or loan, made by third party (such as an estate agent), whether the financing plan will be available at the time of completion of the transactions, etc. Verbal undertaking should be **put in writing** with endorsement from the company concerned to avoid dispute;
- (c) **Enquire with the vendor or Designated FC** (as the case may be) **direct** about the details of the terms and conditions of the financing plan(s) (including any penalty on early redemption), approval conditions and application procedures, including whether there will be time limit within which the financing plan is available;
- (d) **Do NOT enter into PASP rashly** before ascertaining from the vendor or Designated FC (as the case may be) **in writing** the amount of loan that can be obtained and the terms under the financing plan(s). Read the contractual documents carefully and seek legal advice if considered necessary before you sign any document; and
- (e) **Remain cool-headed** and critically consider the followings:
 - Be mindful of any requirement on minimum income level, provision of income proof and passing of stress test. Check the maximum loan repayment period, interest rate and loan limit under the first mortgage and second mortgage;

- Be mindful of risk of change of financial condition, approval criteria and other circumstances that may occur between the date of purchase and date of payment and may affect your ability to obtain loan under the financing plan;
- Pay attention to mortgage loan plans with high loan-to-value ratio, particularly if you are selecting stage payment. Should the market value of the residential property fall below the original transaction price or when there is an increase in the interest rates during the interim period, you may not be able to borrow enough money from the vendor or Designated FC or bank to complete the transaction. If you have no extra funds to complete the transaction, your down payment will very likely be forfeited;
- Affordability and repayment ability - after the end of interest and repayment holidays, the mortgage repayment amount and the interest incurred may increase significantly. Taking into account the rising cycle of interest rate, the interest payable will likely increase further; and
- Seek legal advice on your rights and obligations under the financing plan and the sale and purchase agreement. For instance, what are your options if the financing plan is no longer available or you are not able to obtain a loan thereunder?

給準買家的提醒

如你擬選用由賣方或其指定財務公司提供的財務計劃（例如按揭、押記或貸款），你應在簽訂臨時買賣合約前：

- (a) **細閱有關價單**和其他相關文件內列出的財務計劃資料（包括條款及條件等）；
- (b) **不要輕信**地產代理等第三方的**口頭承諾**，例如保證獲得或易於取得按揭、押記或貸款的批核，並注意在交易完成時是否仍有相關的財務計劃等。口頭承諾應**書寫下來**，並經有關公司加簽，以避免爭議；
- (c) **直接向賣方或其指定財務公司**（視屬何種情況而定）**查詢**有關財務計劃的條款及條件（包括任何提早還款的罰款）、批核條件和申請手續（包括有關財務計劃是否只在特定時限內提供）等詳情；
- (d) 在賣方或其指定財務公司（視屬何種情況而定）**以書面形式**確認根據財務計劃可取得的貸款額及相關條款前，**切勿貿然簽訂臨時買賣合約**。在簽署任何文件前，應小心閱讀合約文件內容，並在有需要時徵詢法律意見；以及
- (e) **保持冷靜**並審慎考慮以下事項：
 - 留意任何有關最低入息水平、提供收入證明及通過壓力測試的規定。查看一按和二按的最長還款期、利率及貸款上限；
 - 注意在購買日與付款日之間財務狀況、批核準則和其他情況可能有變的風險，因而影響你根據財務計劃取得貸款的能力；
 - 對按揭成數高的按揭貸款計劃要特別留神，尤其是擬選用建築期付款方式的準買家。如在此期間，住宅物業的市值跌至低於買入價或利率上升，你未必可以向賣方、其指定財務公司或銀行借得足夠款額以完成交易。如你並沒有額外資金完成交易，你的首期付款很可能會被沒收。

- 負擔能力與還款能力 — 在免息免供期完結後，按揭還款額及利息可能會大幅增加。鑑於利息處於上升周期，利息支出可能會進一步上升；以及
- 就你在財務計劃和買賣合約方面的權利與義務徵詢法律意見。舉例說，如有關財務計劃不再接受申請，或你未能根據有關計劃取得貸款，你有什麼選擇？

高爾夫·御苑

Eden Manor

按揭貸款條款 (只提供予第一手買家)

付款辦法	B
貸款條款	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「印花稅津貼現金回贈」(如有)、「提前成交現金回贈」(如有)及「傢私津貼」(如有)後的金額。
3. 貸款利率：	首36個月按香港上海滙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1厘計算; 其後全期按優惠利率加1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:

- (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。
- (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。
- 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。
- 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。
- 所有分期供款及火險保費必須以自動轉賬形式支付。
- 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。
- 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 5227)

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 5227 / 2908 5249 號碼垂詢。

高爾夫 · 御苑 Eden Manor

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

Payment Terms	B
Terms and conditions	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 “Stamp Duty Subsidy Cash Rebate”(if any),“Early Completion 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 month: 1% p.a. below the Best Lending Rate; and thereafter: 1% 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:

- (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.
- (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.
- 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), 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.
- 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).
- All monthly instalment payments and fire insurance premium must be paid through autopay services.
- 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.
- 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 5227 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 5227 / 2908 5249.

高爾夫·御苑

Eden Manor

按揭貸款條款 (只提供予第一手買家)

付款辦法	B
貸款條款	第二按揭
1. 貸款公司：	賢寶有限公司
2. 貸款額：	最高可達*“淨買價” 30% (一按加二按總貸款額最高為 * “淨買價” 80%) * “淨買價” 是指物業之買價扣除「印花稅津貼現金回贈」(如有)、「提前成交現金回贈」(如有)及「傢私津貼」(如有)後的金額。
3. 貸款利率：	首24個月按香港上海滙豐銀行之港元最優惠利率(後稱“優惠利率”)減1.75厘計算;第25至48個月之利率按優惠利率計算;其後全期按優惠利率加1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證明(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 5227)

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

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高爾夫・御苑 Eden Manor

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

Payment Terms	B
Terms and conditions.	Second Mortgage Loan
1. Lender:	Intrinsic Treasure Limited
2. Loan Amount:	Up to 30% of * “Net Purchase Price” . (aggregate amount of first mortgage and second mortgage loan shall not exceed 80% of * “Net Purchase Price” .) * “Net Purchase Price” above means the amount of the purchase price of the residential property after deducting “Stamp Duty Subsidy Cash Rebate”(if any),“Early Completion Cash Rebate”(if any) and “Appliances Allowance”(if any).
3. Interest Rate:	1st 24 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”); 25th to 48th month: at the Best Lending Rate; and thereafter: 1% 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:

- (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.
- (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.
- 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), 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.
- 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).
- All monthly instalment payments and fire insurance premium must be paid through autopay services.
- 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.
- The Lender reserve(s) the final decision of the approval of mortgage loan(s).

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(Saturday, Sunday and Public Holidays Closed)

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