

**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	九肚山峰 kau to HIGHLAND	期數(如有) Phase No. (if any)	--
發展項目位置 Location of Development	麗坪路39, 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75, 77號 39, 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75, 77 Lai Ping 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)			20

印製日期 Date of Printing	價單編號 Number of Price List
9 February 2018	7

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
無 NIL	無 NIL	無 NIL

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 每平方呎/呎售價 元，每平方 (元，每平方/呎) Unit Rate of Saleable Area \$ per sq. metre (\$ per sq. ft.)		其他指明項目的面積 (不計算入實用面積) Area of other specified items (Not included in the Saleable Area) 平方米 (平方呎) sq. metre (sq. ft.)									
			空調機房 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		
麗坪路45號 45 Lai Ping Road	274.684 (2,957) 露台 Balcony : 4.851 (52); 工作平台 Utility Platform : 0 (0)	131,802,600	479,834	44,573	--	--	--	102.493 (1,103)	64.620 (696)	--	6.776 (73)	7.050 (76)	--	--

第三部份：其他資料 Part 3: Other Information

(1) 準買家應參閱發展項目的售樓說明書，以了解該項目的資料。  
Prospective Purchasers are advised to refer to the sales brochure for the Development for information on the Development.

(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)(i) 支付條款 The Terms of payment

註：於本第4節內，「售價」指本價單第二部份中所列之住宅物業的售價，而「成交金額」指臨時買賣合約中訂明的指明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，皆以四捨五入方式換算至千位數作成交金額。

Note: In this Section 4, "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 specified residential property set out in the Preliminary Agreement for Sale and Purchase. The actual price obtained after applying the relevant discount(s) if any on the Price will be rounded to the nearest thousand to determine the Purchase Price.

於簽署臨時買賣合約時，買方須繳付相等於有關住宅物業的成交金額的5%作為臨時訂金（「臨時訂金」），部份臨時訂金港幣\$1,000,000.00須以銀行本票支付，剩餘之臨時訂金須以銀行本票及/或支票支付。所有銀行本票及支票必須由香港持牌銀行發出，抬頭必須為「孖士打律師行」。

Upon signing of the Preliminary Agreement for Sale and Purchase, the Purchaser shall pay a preliminary deposit ("Preliminary Deposit") which is equivalent to 5% of the Purchase Price of the residential property. HK\$1,000,000.00 being part of the Preliminary Deposit must be paid by a cashier order(s) and the remaining balance of the Preliminary Deposit may be paid by cashier order(s) and/or cheque(s). All cashier orders and cheques must be issued by a licensed bank in Hong Kong and shall be made payable to "Mayer Brown JSM".

(A) 120天成交付款計劃 (照售價減 3%)  
120 Days Completion Payment Plan (3% discount from the Price)

- (1) 相等於成交金額5%的臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於簽署臨時買賣合約後5個工作天內簽署買賣合約。  
The Preliminary Deposit equivalent to 5% of the Purchase Price 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(s) within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- (2) 成交金額5%的進一步訂金及部份成交金額於買方簽署臨時買賣合約後60天內繳付。  
5% of the Purchase Price being further deposit and part payment of the Purchase Price shall be paid within 60 days after signing of the Preliminary Agreement for Sale and Purchase.
- (3) 成交金額90%即樓價餘款於買方簽署臨時買賣合約後120天內繳付。  
90% of the Purchase Price being balance of the Purchase Price shall be paid within 120 days after signing of the Preliminary Agreement for Sale and Purchase.

(B) 270天成交付款計劃 (照售價)  
270 Days Completion Payment Plan (Based on the Price)

- (1) 相等於成交金額5%的臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於簽署臨時買賣合約後5個工作天內簽署買賣合約。  
The Preliminary Deposit equivalent to 5% of the Purchase Price 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(s) within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
- (2) 成交金額5%的進一步訂金及部份成交金額於買方簽署臨時買賣合約後60天內繳付。  
5% of the Purchase Price being further deposit and part payment of the Purchase Price shall be paid within 60 days after signing of the Preliminary Agreement for Sale and Purchase.
- (3) 成交金額5%的進一步訂金及部份成交金額於買方簽署臨時買賣合約後90天內繳付。  
5% of the Purchase Price being further deposit and part payment of the Purchase Price shall be paid within 90 days after signing of the Preliminary Agreement for Sale and Purchase.
- (4) 成交金額85%即樓價餘款於買方簽署臨時買賣合約後270天內繳付。  
85% of the Purchase Price being balance of the Purchase Price shall be paid within 270 days after signing of the Preliminary Agreement for Sale and Purchase.

註：如買方希望更改付款計劃，必須於簽署臨時買賣合約後不早於7個工作天但於付清樓價餘額之日前最少14個工作天以書面向賣方申請，並須向賣方繳付手續費\$10,000及承擔有關律師費用及雜費(如有)。賣方對申請更改付款計劃的批准與否有最終決定權。  
Note: If the Purchaser wishes to change the payment plan, the Purchaser shall make a written application to the Vendor to change the payment plan not earlier than 7 working days after signing of the Preliminary Agreement for Sale and Purchase but not less than 14 working days before the date of settlement of the balance of the Purchase Price, and pay a handling fee of \$10,000 to the Vendor and bear all related solicitor's costs and disbursements (if any). The approval or disapproval of the application for change of the payment plan is subject to the final decision of the Vendor.

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

- (a) 在本價單之生效日起簽署臨時買賣合約購買任何指明住宅物業，買方可獲以下其中一項優惠(買方必須於簽署臨時買賣合約時決定選用以下其中一項優惠，其後不得更改)：  
Where the Preliminary Agreement for Sale and Purchase in respect of any specified residential property is signed on or after the effective date of this Price List, the Purchaser shall be entitled to EITHER ONE of the benefits set out below (the Purchaser must choose EITHER ONE of the benefits set out below upon signing of the Preliminary Agreement for Sale and Purchase and must not change the choice thereafter):
- (i) 印花稅現金折扣  
Stamp Duty Cash Discount  
印花稅現金折扣為相等於售價15%之現金折扣，該印花稅現金折扣將會反映於成交金額內。而選擇印花稅現金折扣之買方則不可享有賣方指定財務機構的印花稅過渡性貸款。  
Stamp Duty Cash Discount is a cash discount equivalent to 15% of the Price which will be reflected in the Purchase Price. However, the Purchaser who chooses Stamp Duty Cash Discount is NOT eligible to obtain the Stamp Duty Transitional Loan from the Vendor's designated financing company.
- 或 OR
- (ii) 印花稅現金回贈  
Stamp Duty Cash Rebate  
印花稅現金回贈為現金回贈，該現金回贈的金額相等於買方就買賣合約應付的從價印花稅的100%，該印花稅現金回贈之最高金額為有關該項目中的指明住宅物業成交金額之15%，該金額將會於買方準時付清成交金額餘額並繳付所有應付印花稅後，從買方應繳付之成交金額餘款中扣除。選用印花稅現金回贈之買方可同時向賣方的指定財務機構申請印花稅過渡性貸款。該印花稅回贈會支付予指定財務機構用作償還印花稅過渡性貸款的未償還欠款。  
Stamp Duty Cash Rebate is a cash rebate offered by the Vendor which amount shall be equal to 100% of the ad valorem stamp duty chargeable on the Agreement for Sale & Purchase, subject to a maximum Stamp Duty Cash Rebate of 15% of the Purchase Price of the relevant specified residential property in the Development. Stamp Duty Cash Rebate is offered provided that the Purchaser has settled the balance of the Purchase Price without delay, and paid all stamp duty payable, the Stamp Duty Cash Rebate will be paid by way of deduction from the balance of the Purchase Price payable by the Purchaser. The Purchaser who chooses Stamp Duty Cash Rebate is eligible to obtain the Stamp Duty Transitional Loan from the Vendor's designated financing company. Such Stamp Duty Cash Rebate will be paid to the designated financing company for repayment of any amount outstanding under the Stamp Duty Transitional Loan.
- (b) 迎春接峰驚喜優惠 Happy Chinese New Year Benefit  
在本價單之生效日起至 2018年2月28日(包括當日) 簽署臨時買賣合約，購買任何指明住宅物業之買方可獲7%折扣優惠(照售價減7%)。  
An extra discount of 7% (7% discount from the Price) will be offered to Purchaser who purchases of the specified residential property, where the Preliminary Agreement for Sale and Purchase is signed from the effective date of this Price List to (and including) 28 February 2018.
- (c) 提前成交優惠  
Early Completion Benefit:  
(只適用於選擇(4)(i)(B)270天成交付款計劃之買方。)  
(This benefit is only applicable to Purchasers who choose the (4)(i)(B) 270 Days Completion Payment Plan.)
- (i) 如選擇(4)(i)(B)270天成交付款計劃之買方提前於買賣合約訂明的交易日之前，繳付成交金額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提前成交優惠(「提前成交優惠」)現金回贈。  
Where the Purchaser chooses the (4)(i)(B) 270 Days Completion Payment Plan, fully pays the Purchase Price and completes the sale and purchase of the residential property in advance of the date of completion specified in the Agreement for Sale and Purchase, the Purchaser shall be entitled to an Early Completion Benefit ("Early Completion Benefit") cash rebate offered by the Vendor according to the table below.

提前成交優惠列表 Early Completion Benefit Table

繳付成交金額全數並完成住宅物業的買賣交易日期 Date of full payment of the Purchase Price and 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150天內 Within 150 days after the date of signing of the Preliminary Agreement for Sale and Purchase.	成交金額2% 2% of the Purchase Price
簽署臨時買賣合約的日期後151天至180天內 Within the period from 151 days to 180 days after the date of signing of the Preliminary Agreement for Sale and Purchase.	成交金額1% 1% of the Purchase Price

1. 買方須於擬提前付清成交金額全數日期前最少 14 日以書面向賣方申請「提前成交優惠」，如賣方批准申請並確認有關資料無誤後，將「提前成交優惠」直接用於支付部份成交金額餘額。  
The Purchaser shall apply to the Vendor in writing for the Early Completion Benefit at least 14 days before the proposed date of full payment of the Purchase Price. If the Vendor has approved the application and duly verified the information, the Vendor may apply the Early Completion Benefit towards part payment of the balance of the Purchase Price directly.

2. 如上述「提前成交優惠」列表中訂明的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)，則該日定為下一個工作日(按《一手住宅物業銷售條例》第 2(1)條所定義)。  
If the last day of each of the periods as set out in the Early Completion Benefit Table above 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 (as defined in section 2(1) of the Residential Properties (First-hand Sales) Ordinance).

3. 賣方保留絕對酌情權決定所有由「提前成交優惠」而引致的事宜包括但不限於「提前成交優惠」金額(如應支付)。如有任何爭議，以賣方最終決定為準，且該決定對買方具約束力。

The Vendor reserves the absolute discretion to determine all matters arising from the Early Completion Benefit including but not limited to the amount of the Early Completion Benefit (if payable). In case of any dispute, the Vendor's decision shall be final and binding on the Purchaser.

(4)(iii) 可就購買該項目中的指明住宅物業而連帶獲得任何贈品、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 Development

(a) 請參閱 (4)(i) 及 (4)(ii) Please refer to (4)(i) & (4)(ii)

除第(4)(i) 及 (4)(ii)段所述之售價折扣(如適用)外，選擇第(4)(i)段所述付款計劃之買方可享以下由嘉拓有限公司(「發展商」)提供或安排的贈品、財務優惠或利益(「發展商優惠」)。

In addition to the discount on the Price mentioned in paragraph (4)(i) & (4)(ii) (if applicable), the following gift, financial advantage or benefit (“the Developer’s Offers”) are offered or arranged by Apex Harvest Limited (“the Developer”) to the Purchaser who chooses the payment plan mentioned in paragraph (4)(i).

(b) 財務優惠  
Financial Benefits

(i) 買方可向發展商的指定財務機構申請以下貸款優惠：

The Purchaser may apply the following loan benefits from the Developer’s designated financing company:

「年年高升—按貸款」或「財源滾滾—按貸款」

Rise Year By Year First Mortgage Loan (“RYFML”) or Lucky Cash First Mortgage Loan (“LCFML”)

「年年高升—按貸款」或「財源滾滾—按貸款」的最高金額為淨樓價的70%(淨樓價為扣減4(i)(A),4(ii)(a)、(b)和(c)所述之任何折扣或回贈(如有)後之樓價)，詳情請參閱4(iii)(e)。

The maximum of loan amount of 'Rise Year By Year First Mortgage Loan' or 'Lucky Cash First Mortgage Loan' shall be 70% of the "Net Purchase Price" (deduction of any discount or rebate applicable to Purchaser in paragraphs 4(i)(A),4(ii)(a),(b) and (c)(if any)). Please see 4(iii)(e) for details.

(ii) 如買方沒有申請「年年高升—按貸款」和「財源滾滾—按貸款」，買方可獲5.5%售價折扣優惠。

Where the purchaser does not choose the (“RYFML”) and (“LCFML”), the Purchaser will be offered 5.5% discount on the Price.

(c) 印花稅過渡性貸款(不適用於買家選擇印花稅現金折扣)  
Stamp Duty Transitional Loan (not applicable to Purchaser chose Stamp Duty Cash Discount)

(i) 在本價單之生效日起簽署臨時買賣合約，買方可向指定財務機構申請印花稅過渡性貸款(「印花稅過渡性貸款」)。

Where the Preliminary Agreement for Sale and Purchase is signed on or after the effective date of this Price List, the Purchaser may apply for a Stamp Duty Transitional Loan (the "Stamp Duty Transitional Loan") from the designated financing company.

(ii) 買方須於簽署臨時買賣合約當天內申請印花稅過渡性貸款。

The Purchaser shall make the application for the Stamp Duty Transitional Loan on the date of signing of the Preliminary Agreement for Sale and Purchase.

(iii) 印花稅過渡性貸款的最高金額為就買賣合約應付的從價印花稅的100%或售價扣除任何付款計劃之折扣(如有)後之金額之15%，以較低者為準。

The maximum Stamp Duty Transitional Loan amount shall be 100% of the ad valorem stamp duty chargeable on the Agreement for Sale and Purchase or equivalent to 15% of the "Net Purchase Price", whichever is lower.

(iv) 印花稅過渡性貸款的到期日為買賣合約內訂明的付清成交金額餘額的日期。

The maturity date of the Stamp Duty Transitional Loan is the date of settlement of the balance of the Purchase Price in accordance with the Agreement for Sale and Purchase.

(v) 利率以10% p.a.計算。如買方在到期日或之前準時還清印花稅過渡性貸款，將獲豁免貸款利息/由賣方支付。

Interest rate shall be 10% p.a.. If the Purchaser shall duly repay the Stamp Duty Transitional Loan on or before the maturity date, interest on the Stamp Duty Transitional Loan will be waived/ paid by the Vendor.

(vi) 所有印花稅過渡性貸款的法律文件須由賣方代表律師準備，並於指定財務機構/賣方代表律師的辦事處簽署。買方須支付港幣\$1,000作為申請貸款的手續費。如買方就印花稅過渡性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雜費。

All legal documents of the Stamp Duty Transitional Loan shall be prepared by the Vendor’s solicitors and signed at the office of the designated financing company/ the Vendor’s solicitors. The Purchaser will be charged HK\$1,000 as handling fee for processing the loan application. If the Purchaser shall instruct his/her/its own solicitors to act for him/her/it for the Stamp Duty Transitional Loan, the Purchaser shall bear his/her/its own solicitors’ relevant costs and disbursements.

(vii) 買方敬請向指定財務機構查詢有關貸款詳情。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全部成交金額。

The Purchaser is advised to enquire with the designated financing company about the details of the Stamp Duty Transitional 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 Stamp Duty Transitional 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.

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

(ix) 賣方均無給予或視之為已給予任何就印花稅過渡性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 Stamp Duty Transitional Loan.

(d) 停車位  
Car Parking Spaces

每個指明住宅物業的售價包括由賣方指定的該項目內停車位兩個。

The Price of each specified residential property includes two residential parking spaces in the Development as designated by the Vendor.

屋號 House number/ 屋名 Name of the House	住客車位號碼 Residential Parking Space No.
麗坪路45號 45 Lai Ping Road	P7 & P8

以上指明住宅物業及其相關的住客車位必須受同一份買賣合約及其後的轉讓契涵蓋。

The above specified residential property and the relevant residential parking spaces shall be sold under in one single Agreement for Sale and Purchase and one single subsequent Assignment.

(e) 財務優惠  
Financial Benefits

i) 「年年高升一按貸款」條款 **Terms for ' Rise Year By Year First Mortgage Loan' ("RYFML")**

買方可向賣方安排的指定財務公司(「該指定財務公司」)申請「年年高升一按貸款」，貸款額最高可達淨樓價 70%，惟買方必須遵守下列主要條款：

The Purchaser can apply for "RYFML" and the loan amount up to 70% of the Net Purchase Price from the designated financial company as arranged by the Vendor ("the designated financial company") subject to the following key terms:

1) 買方必須於簽署臨時買賣合約後 90 天內，以書面通知該指定財務公司申請「年年高升一按貸款」及遞交申請表及所需文件。

The Purchaser shall serve a written notice on the designated financial company making an application for the "RYFML" and submit the application form and all necessary documents within 90 days after signing of Preliminary Agreement for Sale and Purchase.

2) 「年年高升一按貸款」之還款年期不可超過 15 年。

The repayment term of the "RYFML" shall not exceed 15 years.

3) 「年年高升一按貸款」以有關住宅物業之第一法定按揭作抵押。

The "RYFML" shall be secured by a first legal mortgage over the residential property.

4) 「年年高升一按貸款」年期首24個月的年利率為最優惠利率(定義於下面段落5)減 3%，其後第25至第36個月的年利率為最優惠利率減 1%，其後息率為最優惠利率加1.5%。利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Prime Rate (defined in paragraph 5 below) minus 3% p.a. from 25 months to 36 months shall be Prime Rate minus 1% p.a. , thereafter Prime Rate plus 1.5%, subject to fluctuation. The final interest rate shall be subject to approval by the designated financing company.

5) 「最優惠利率」由該指定財務公司決定，現為年利率 5.25%。

The Prime Rate is determined by the designated financial company. The current Prime Rate is 5.25% p.a..

6) 買方須以按月分期償還。

The Purchaser shall repay by monthly instalments.

7) 所有「年年高升一按貸款」之法律文件必須由賣方或該指定財務公司指定之律師行辦理，買方須負責支付一切有關之律師費用及雜費。買方可選擇自行聘用律師作為其代表律師，在此情況下，買方亦須負責其代表律師有關處理「年年高升一按貸款」的律師費用及雜費。

All legal documents of the "RYFML" shall be prepared and handled by the solicitors designated by the Vendor or the designated financial company and all relevant legal costs and disbursements shall be borne by the Purchaser solely. The Purchaser may choose to instruct his own solicitors to act for him and in such event, the Purchaser shall also bear his own solicitors' legal costs and disbursements relating to the "RYFML".

8) 買方須按該指定財務公司的要求提供一切所需文件以證明其還款能力，包括但不限於買方及其擔保人(如有)的信貸報告、香港收入證明、銀行紀錄及借貸紀錄(包括其他貸款，如有)。

「年年高升一按貸款」申請須由該指定財務公司獨立審批。該指定財務公司保留批核第一按揭貸款的最終決定權。

The Purchaser shall upon request by the designated financial company provide all necessary documents to prove his repayment ability, including without limitation the provision of credit report, Hong Kong income proof, bank records and borrowing records (including other loans, if any) of the Purchaser and his guarantor(s) (if any). "RYFML" shall be approved independently by the designated financial company, which shall have the final right to decide whether or not to approve the "RYFML".

9) 不論「年年高升一按貸款」獲批與否，買方仍須按臨時買賣合約完成有關住宅物業的交易及繳付住宅物業的樓價全數。

Irrespective of whether the "RYFML" is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the Purchase Price of the residential property in full in accordance with the Preliminary Agreement for Sale and

10) 「年年高升一按貸款」受其他條款及細則約束。

"RYFML" is subject to other terms and conditions.

ii) 「財源滾滾按揭貸款」條款 **Terms for 'Lucky Cash First Mortgage Loan' ("LCFML")**

買方可向賣方安排的指定財務公司(「該指定財務公司」)申請「財源滾滾按揭貸款」，貸款額最高可達淨樓價 70%，惟買方必須遵守下列主要條款：

The Purchaser can apply for "LCFML" and the loan amount up to 70% of the Net Purchase Price from the designated financial company as arranged by the Vendor (“the designated financial company”) subject to the following key terms:

1) 買方必須於簽署臨時買賣合約後 90 天內，以書面通知該指定財務公司申請「財源滾滾按揭貸款」及遞交申請表及所需文件。

The Purchaser shall serve a written notice on the designated financial company making an application for the "LCFML" and submit the application form and all necessary documents within 90 days after signing of Preliminary Agreement for Sale and Purchase.

2) 「財源滾滾按揭貸款」之還款年期不可超過 25 年。

The repayment term of the "LCFML" shall not exceed 25 years.

3) 「財源滾滾按揭貸款」以有關住宅物業之第一法定按揭作抵押。

"LCFML" shall be secured by a first legal mortgage over the residential property.

4) 「財源滾滾按揭貸款」年期首24個月的年利率為最優惠利率(定義於下面段落5)減 2.75%，其後第25至第36個月的年利率為最優惠利率減 0.75%，其後息率為最優惠利率加1.75%。

利率浮動。最終利率以指定財務機構審批結果而定。

Interest rate for the first 24 months shall be Prime Rate (defined in paragraph 5 below) minus 2.75% p.a. from 25 months to 36 months shall be Prime Rate minus 0.75% p.a. , thereafter Prime Rate plus 1.75%, subject to fluctuation. The final interest rate shall be subject to approval by the designated financing company.

5) 「最優惠利率」由該指定財務公司決定，現為年利率 5.25%。

The Prime Rate is determined by the designated financial company. The current Prime Rate is 5.25% p.a..

6) 買方須以按月分期償還。

The Purchaser shall repay by monthly instalments.

7) 所有「財源滾滾按揭貸款」之法律文件必須由賣方或該指定財務公司指定之律師行辦理，買方須負責支付一切有關之律師費用及雜費。買方可選擇自行聘用律師作為其代表律師，在此情況下，買方亦須負責其代表律師有關處理「財源滾滾按揭貸款」的律師費用及雜費。

All legal documents of the "LCFML" shall be prepared and handled by the solicitors designated by the Vendor or the designated financial company and all relevant legal costs and disbursements shall be borne by the Purchaser solely. The Purchaser may choose to instruct his own solicitors to act for him and in such event, the Purchaser shall also bear his own solicitors' legal costs and disbursements relating to the "LCFML".

8) 買方須按該指定財務公司的要求提供一切所需文件以證明其還款能力，包括但不限於買方及其擔保人(如有)的信貸報告、香港收入證明、銀行紀錄及借貸紀錄(包括其他貸款，如有)。「財源滾滾按揭貸款」申請須由該指定財務公司獨立審批。該指定財務公司保留批核「財源滾滾按揭貸款」的最終決定權。

The Purchaser shall upon request by the designated financial company provide all necessary documents to prove his repayment ability, including without limitation the provision of credit report, Hong Kong income proof, bank records and borrowing records (including other loans, if any) of the Purchaser and his guarantor(s) (if any). "LCFML" shall be approved independently by the designated financial company, which shall have the final right to decide whether or not to approve the "LCFML".

9) 不論「財源滾滾按揭貸款」獲批與否，買方仍須按臨時買賣合約完成有關住宅物業的交易及繳付住宅物業的樓價全數。

Irrespective of whether the "LCFML" is granted or not, the Purchaser shall complete the purchase of the residential property and shall pay the Purchase Price of the residential property in full in accordance with the Preliminary Agreement for Sale and

10) 「財源滾滾按揭貸款」受其他條款及細則約束。

"LCFML" is subject to other terms and conditions.

- (4)(iv) 誰人負責支付買賣該項目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 Development

如買方選用賣方指定之代表律師作為買方之代表律師同時處理其正式買賣合約、按揭及樓契等法律文件，賣方同意為買方支付正式買賣合約及樓契兩項法律文件之律師費用。  
If the Purchaser appoints the Vendor's solicitors to act on his/her behalf of all legal documents in relation to the purchase, the Vendor agrees to bear the legal cost of the Agreement for Sale and Purchase and the Assignment.

如買方選擇另聘代表律師作為買方之代表律師處理其正式合約、按揭及樓契等法律文件，買賣雙方須各自負責有關正式買賣合約及其他樓契兩項法律文件之律師費用。  
If the Purchaser chooses to instruct his own solicitors to act for him in relation to the purchase, each of the Vendor and Purchaser shall pay his own solicitors' legal fees in respect of the Agreement for Sale and Purchase and the Assignment.

買方需支付一概有關臨時合約、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、從價印花稅、額外印花稅、買家印花稅及任何與過期繳付任何印花稅有關的罰款、利息及附加費等)、登記費及其他支出費用。  
All stamp duty, registration fee and other disbursements on the Preliminary Agreement for Sale and Purchase, the Agreement for Sale and Purchase and the Assignment (including without limitation any stamp duty on any nomination or sub-sale, any ad valorem stamp duty, any special stamp duty, any buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) shall be borne by the Purchasers.

- (4)(v) 買方須為就買賣該項目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 Development.

有關該住宅物業交易之草擬大廈公契及管理合約費用及附於該文件之圖則之費用的適當分攤、業權文件認正本費用、該住宅物業的買賣合約及轉讓契之圖則費，該住宅物業按揭(如有)之法律及其他費用及其他有關住宅物業的買賣文件的所有法律及其他實際支出等，均由買方負責。

The Purchaser(s) shall solely bear and pay a due proportion of the costs for the preparation of the Deed of Mutual Covenant and Management Agreement ("DMC") and the plans to be attached to the DMC, all costs for preparing certified copies of title deeds and documents of the residential property, all plan fees for plans to be annexed to the Agreement for Sale and Purchase and the Assignment, all legal and other costs and disbursements in respect of any mortgage (if any) in respect of the residential property and all legal cost and charges of any other documents relating to the sale and purchase of the residential property.

- (5) 賣方已委任地產代理在發展項目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 Development:

1.美聯物業代理有限公司 2.中原地產代理有限公司 3.利嘉閣地產有限公司 4.香港置業(代理)有限公司 5.世紀21測量行有限公司及旗下特許經營商 6.云房網絡(香港)代理有限公司 7.溥頓亞洲物業代理有限公司 8.輝騰置業  
9.第一太平戴維斯住宅有限公司 10.1691 Home.com 11.金豐房交中心有限公司 請注意: 任何人可委任任何地產代理在購買該項目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。  
1. Midland Realty (International) Limited 2. Centaline Property Agency Limited 3. Ricacorp Properties Limited 4. Hong Kong Property Services (Agency) Limited 5. Century 21 Surveyors Limited 6. QFang Network (Hong Kong) Agency Limited  
7. Preston Asia Realty Limited 8. Fidelity Realty 9. Savills Realty Limited 10. 1691 Home.com 11. Goldfield Real Estate Trade Centre Ltd; Please note that a person may appoint any estate agent to act in the purchase of any specified residential property in the Development. Also, that person does not necessarily have to appoint any estate agent.

- (6) 賣方就發展項目指定的互聯網網站的網址為: [www.kautohighland.com.hk](http://www.kautohighland.com.hk)。  
The address of the website designated by the Vendor for the Development is: [www.kautohighland.com.hk](http://www.kautohighland.com.hk).