

根據《一手住宅物業銷售條例》第 60 條所備存的成交記錄冊

Register of Transactions kept for the purpose of section 60 of the Residential Properties (First-hand Sales) Ordinance

第一部份：基本資料 Part 1: Basic Information

發展項目名稱 Name of Development	玥廬 Villa Cove	期數 (如有) Phase No. (if any)	-
發展項目位置 Location of Development	碧沙路 18 號 18 Pik Sha Road		

重要告示： 閱讀該些只顯示臨時買賣合約的資料的交易項目時請特別小心，因為有關交易並未簽署買賣合約，所顯示的交易資料是以臨時買賣合約為基礎，有關交易資料日後可能會出現變化。

Important Note: Please read with particular care those entries with only the particulars of the Preliminary Agreements for Sale and Purchase (PASPs) shown. They are transactions which have not yet proceeded to the Agreement for Sale and Purchase (ASP) stage. For those transactions, the information shown is premised on PASPs and may be subject to change.

第二部份：交易資料 Part 2: Information on Transactions

(A)	(B)	(C)	(D)				(E)	(F)	(G)	(H)
臨時買賣合約的日期 (日-月-年) Date of PASP (DD-MM-YYYY)	買賣合約的日期 (日-月-年) Date of ASP (DD-MM-YYYY)	終止買賣合約的日期 (如適用) (日-月-年) Date of termination of ASP (if applicable) (DD-MM-YYYY)	住宅物業的描述 (如包括車位，請一併提供有關車位的資料) Description of Residential Property (if parking space is included, please also provide details of the parking space)				成交金額 Transaction Price	售價修改的細節及日期(日-月-年) Details and date (DD-MM-YYYY) of any revision of price	支付條款 Terms of Payment	買方是賣方的有關連人士 The purchaser is a related party to the vendor
			大廈名稱 Block Name	樓層 Floor	單位 Unit	車位(如有) Car-parking space (if any)				
			屋號(House Number) / 屋名(Name of the House)							
28-04-2020	08-05-2020		6 號屋 House 6				\$95,420,900		招標文件第 5-GZ 號 Tender Document No. 5-GZ 支付條款 D (見備註 7(c)(iv)) Term of Payment D (See Remark 7(c)(iv)) - 輕鬆按揭貸款(見備註 7(g)) Easy Mortgage Loan (See Remark 7(g))	
02-05-2020	13-05-2020		7 號屋 House 7				\$98,280,000		招標文件第 5-HD 號 Tender Document No. 5-HD 支付條款 A (見備註 7(c)(i)) Term of Payment A (See Remark 7(c)(i)) - 送贈傢俱優惠(見備註 7(f)) Free Furniture Offer (See Remark 7(f))	
05-05-2020	14-05-2020		3 號屋 House 3				\$93,500,000		招標文件第 5-HG 號 Tender Document No. 5-HG 支付條款 C (見備註 7(c)(iii)) Term of Payment C (See Remark 7(c)(iii)) - 首 20 個月免息按揭貸款(見備註 7(e)) First 20 months Interest- Free Mortgage Loan (See Remark 7(e))	
03-02-2021	10-02-2021		8 號屋 House 8				\$108,000,000		招標文件第 6-EW 號 Tender Document No. 6-EW 支付條款 A (見備註 7(c)(i)) Term of Payment A (See Remark 7(c)(i)) - 提前佔用優惠(見備註 7(h)) Early Occupation Offer (See Remark 7(h))	
04-02-2021	10-02-2021		9 號屋 House 9				\$120,000,000		招標文件第 6-EX 號 Tender Document No. 6-EX 支付條款 B (見備註 7(c)(ii)) Term of Payment B (See Remark 7(c)(ii)) - 備用按揭貸款(見備註 7(d)) Standby Mortgage Loan (See Remark 7(d))	

(A)	(B)	(C)	(D)				(E)	(F)	(G)	(H)	
臨時買賣合約的日期 (日-月-年) Date of PASP (DD-MM-YYYY)	買賣合約的日期 (日-月-年) Date of ASP (DD-MM-YYYY)	終止買賣合約的日期 (如適用) (日-月-年) Date of termination of ASP (if applicable) (DD-MM-YYYY)	住宅物業的描述 (如包括車位, 請一併提供有關車位的資料) Description of Residential Property (if parking space is included, please also provide details of the parking space)				成交金額 Transaction Price	售價修改的細節及日期(日-月-年) Details and date (DD-MM-YYYY) of any revision of price	支付條款 Terms of Payment	買方是賣方的有關連人士 The purchaser is a related party to the vendor	
			大廈名稱 Block Name	樓層 Floor	單位 Unit	車位(如有) Car-parking space (if any)					
			屋號(House Number) / 屋名(Name of the House)								
02-03-2021	09-03-2021		1 號屋 House 1				\$82,500,000		招標文件第 6-FX 號 Tender Document No. 6-FX 支付條款 C1 (見備註 7(c)(v)) Term of Payment C1 (See Remark 7(c)(v)) - 首 20 個月免息按揭貸款(見備註 7(i)) First 20 months Interest- Free Mortgage Loan (See Remark 7(i))		
19-07-2021	28-07-2021		5 號屋 House 5				\$85,880,000		招標文件第 7-P 號 Tender Document No. 7-P 支付條款 A (見備註 7(c)(ii)) Term of Payment A (See Remark 7(c)(ii))		
10-09-2021	21-09-2021		2 號屋 House 2				\$80,180,000		招標文件第 7-BQ 號 Tender Document No. 7-BQ 支付條款 A (見備註 7(c)(ii)) Term of Payment A (See Remark 7(c)(ii))		
07-04-2022	14-04-2022		10 號屋 House 10				\$104,300,000		招標文件第 7-JR 號 Tender Document No. 7-JR 支付條款 A1 (見備註 7(c)(vi)) Term of Payment A1 (See Remark 7(c)(vi))		
11-04-2022	20-04-2022		11 號屋 House 11				\$125,500,000		招標文件第 7-JV 號 Tender Document No. 7-JV 支付條款 B (見備註 7(c)(vii)) Term of Payment B (See Remark 7(c)(vii)) - 送贈傢俱優惠(見備註 7(f)) Free Furniture Offer (See Remark 7(f)) - 備用按揭貸款(見備註 7(j)) Standby Mortgage Loan (See Remark 7(j))		

第三部份：備註 Part 3: Remarks

1. 關於臨時買賣合約的資料(即(A), (D), (E), (G)及(H)欄)須於擁有人訂立該等臨時買賣合約之後的 24 小時內填入此記錄冊。在擁有人訂立買賣合約之後的 1 個工作日之內，賣方須在此記錄冊內記入該合約的日期及在(H)欄所述的交易詳情有任何改動的情況下，須在此記錄冊中修改有關記項。

Information on the PASPs (i.e. columns(A), (D), (E), (G) and(H)) should be entered into this register within 24 hours after the owner enters into the relevant PASPs. Within 1 working day after the date on which the owner enters into the relevant ASPs, the vendor must enter the date of that agreement in this register and revise the entry in this register if there is any change in the particulars of the transaction mentioned in column (H).

2. 如買賣合約於某日期遭終止，賣方須在該日期後的 1 個工作日內，在此記錄冊(C)欄記入該日期。

If an ASP is terminated, the vendor must within 1 working day after the date of termination, enter that date in column (C) of this register.

3. 如在簽訂臨時買賣合約的日期之後的 5 個工作日內未有簽訂買賣合約，賣方可在該日期之後的第 6 個工作日在(B)欄寫上「簽訂臨時買賣合約後交易再未有進展」，以符合一手住宅物業銷售條例第 59(2)(c)條的要求。

If the PASP does not proceed to ASP within 5 working days after the date on which the PASP is entered into, in order to fulfill the requirement under section 59(2)(c) of the Residential Properties (First-hand Sales) Ordinance, vendor may state "the PASP has not proceeded further" in column (B) on the sixth working day after that date.

4. 在住宅物業的售價根據一手住宅物業銷售條例第 35(2)條修改的日期之後的 1 個工作日之內，賣方須將有關細節及該日期記入此記錄冊(F)欄。

Within 1 working day after the date on which the price of a residential property is revised under section 35(2) of the Residential Properties (First-hand Sales) Ordinance, the Vendor must enter the details and that date in column (F) of this register.

5. 賣方須一直提供此記錄冊，直至發展項目中的每一住宅物業的首份轉讓契均已於土地註冊處註冊的首日完結。

The Vendor should maintain this Register until the first day on which the first assignment of each residential property in the development has been registered in the Land Registry.

6. 本記錄冊會在(H)欄以“v”標示買方是賣方的有關連人士的交易。如有以下情況，某人即屬賣方的有關連人士-

- (a) 該賣方屬法團，而該人是-

- (i) 該賣方的董事，或該董事的父母、配偶或子女；
- (ii) 該賣方的經理；
- (iii) 上述董事、父母、配偶、子女或經理屬其董事或股東的私人公司；
- (iv) 該賣方的有聯繫法團或控權公司；
- (v) 上述有聯繫法團或控權公司的董事，或該董事的父母、配偶或子女；或
- (vi) 上述有聯繫法團或控權公司的經理；

- (b) 該賣方屬個人，而該人是-

- (i) 該賣方的父母、配偶或子女；或
- (ii) 上述父母、配偶或子女屬其董事或股東的私人公司；或

- (c) 該賣方屬合夥，而該人是-

- (i) 該賣方的合夥人，或該合夥人的父母、配偶或子女；或
- (ii) 其董事或股東為上述合夥人、父母、配偶或子女的私人公司。

The transactions in which the purchaser is a related party to the vendor will be marked with“v”in column (H) in this register. A person is a related party to a vendor if -

- (a) where that vendor is a corporation, the person is -

- (i) a director of that vendor, or a parent, spouse or child of such a director;
- (ii) a manager of that vendor;
- (iii) a private company of which such a director, parent, spouse, child or manager is a director or shareholder;
- (iv) an associate corporation or holding company of that vendor;
- (v) a director of such an associate corporation or holding company, or a parent, spouse or child of such a director; or
- (vi) a manager of such an associate corporation or holding company;

- (b) where that vendor is an individual, the person is -

- (i) a parent, spouse or child of that vendor; or
- (ii) a private company of which such a parent, spouse or child is a director or shareholder; or
- (c) where that vendor is a partnership, the person is -
 - (i) a partner of that vendor, or a parent, spouse or child of such a partner; or
 - (ii) a private company of which such a partner, parent, spouse, child is a director or shareholder.

7. (a) (G) 欄所指的支付條款包括售價的任何折扣(如有)，及就該項購買而連帶的贈品、財務優惠或利益。
For column (G), the terms of payment include any discount on the price (if any), and any gift, or any financial advantage or benefit, made available in connection with the purchase.
- (b) 於本備註 7 內，「樓價」是指買方在相關招標文件第 2 部份：要約表格(「相關要約表格」)內訂明的樓價以向賣方要約購買指明住宅物業的樓價(即(E) 欄所指的「成交金額」，亦即於臨時買賣合約(「臨時合約」)及買賣合約(「買賣合約」)中所載列之樓價)，而「相關招標文件」是指發展項目之招標文件，該招標文件在(G) 欄內列出。
In this Remark 7, “Purchase Price” means the purchase price specified by the purchaser in Part 2: Offer Form of the relevant Tender Documents (“relevant Offer Form”) for the purchase of the specified residential property from the Vendor (i.e., the “Transaction Price” as set out in column (E) and also the purchase price of the specified residential property as stated in the PASP (preliminary agreement for sale and purchase) (“Preliminary Agreement”) and the ASP (agreement for sale and purchase) (“Agreement”); and “relevant Tender Documents” means the tender documents in relation to the relevant specified residential property of the Development.
- (c) (i) 在相關要約表格內經買方所揀選的支付條款 A Term of Payment A opted by the Purchaser under the relevant Offer Form
- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
 - (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance; and
 - (3) 樓價 90%作為樓價的餘額，在成交時支付，成交日期為接納書的日期之後的 120 日(「成交日期」)內。
90% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before a date which is 120 days after the date of the Letter of Acceptance (“completion date”).
- (ii) 在相關要約表格內經買方所揀選的支付條款 B Term of Payment B opted by the Purchaser under the relevant Offer Form
- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
 - (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance;
 - (3) 樓價 5%在接納書的日期之後的 90 日內支付作為部份樓價；
5% of the Purchase Price as part payment shall be paid within 90 days after the date of the Letter of Acceptance; and
 - (4) 樓價 85%作為樓價的餘額，在成交時支付，成交日期為接納書的日期之後的 120 日(「成交日期」)內支付。
85% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before a date which is 120 days after the date of the Letter of Acceptance (“completion date”).
- (iii) 在相關要約表格經買方所揀選的支付條款 C Term of Payment C opted by the Purchaser under the relevant Offer Form
- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
 - (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance;
 - (3) 樓價 5%在接納書的日期之後的 90 日內支付作為部份樓價；
5% of the Purchase Price as part payment shall be paid within 90 days after the date of the Letter of Acceptance; and
 - (4) 樓價 85%作為樓價的餘額，在成交時支付，成交日期為接納書的日期之後的 150 日(「成交日期」)內支付。
85% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before a date which is 150 days after the date of the Letter of Acceptance (“completion date”).
- (iv) 在相關要約表格經買方所揀選的支付條款 D Term of Payment D opted by the Purchaser under the relevant Offer Form
- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
 - (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance;
 - (3) 樓價 5%在接納書的日期之後的 90 日內支付作為部份樓價；

- 5% of the Purchase Price as part payment shall be paid within 90 days after the date of the Letter of Acceptance; and
- (4) 樓價 85%作為樓價的餘額，在成交時支付，成交日期為接納書的日期之後的 120 日(「成交日期」)內支付。
85% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before a date which is 120 days after the date of the Letter of Acceptance (“completion date”).

(v) 在相關要約表格經買方所揀選的支付條款 C1 Term of Payment C1 opted by the Purchaser under the relevant Offer Form

- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
- (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance;
- (3) 樓價 5%在接納書的日期之後的 90 日內支付作為部份樓價；
5% of the Purchase Price as part payment shall be paid within 90 days after the date of the Letter of Acceptance; and
- (4) 樓價 85%作為樓價的餘額，在成交時支付，成交日期為接納書的日期之後的 120 日(「成交日期」)內支付。
85% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before a date which is 120 days after the date of the Letter of Acceptance (“completion date”).

(vi) 在相關要約表格內經買方所揀選的支付條款 A1 Term of Payment A1 opted by the Purchaser under the relevant Offer Form

- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
- (2) 樓價 5%在接納書的日期之後的 30 日內支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid within 30 days after the date of the Letter of Acceptance; and
- (3) 樓價 90%作為樓價的餘額，在成交時支付，即 2022 年 6 月 30 日(「成交日期」)或之前支付。
90% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before 30th June 2022 (“completion date”).

(vii) 在相關要約表格內經買方所揀選的支付條款 B Term of Payment B opted by the Purchaser under the relevant Offer Form

- (1) 樓價 5% 於簽署本要約表格時支付作為臨時訂金（如招標被賣方接納）；
5% of the Purchase Price shall be paid upon signing of this Offer Form and, if the tender is accepted by the Vendor, shall be applied as the Preliminary Deposit;
- (2) 樓價 5%在在簽署正式合約時支付作為進一步訂金；
5% of the Purchase Price as further deposit shall be paid upon signing of the Formal Agreement; and
- (3) 樓價90%作為樓價的餘額，在成交時支付，即2022年6月30日(「成交日期」)或之前支付。
90% of the Purchase Price as balance of the Purchase Price shall be paid on completion which shall take place on or before 30th June 2022 (“completion date”).

(d) 備用按揭貸款(只適用於揀選了上文第 7(c)段支付條款 B 的買方) Standby Mortgage Loan (Applicable to Purchaser who has opted Term of Payment B under paragraph 7(c) above only)

買方可向賣方指定的貸款公司(「貸款人」)申請第一物業按揭貸款(「物業按揭貸款」)，物業按揭貸款申請須經由貸款人批核。申請批核與否，貸款人有最終決定權。不論物業按揭貸款批核與否，買方仍須按正式合約完成該物業之買賣及支付全數樓價。物業按揭貸款受下列主要條款及條件限制：

The Purchaser may apply for a first mortgage loan (“mortgage loan”) from a lender company designated by the Vendor (the “Lender”), such mortgage loan application shall be approved by the Lender. Whether the application is approved or not is subject to the final decision of the Lender. Irrespective of whether such mortgage loan is granted or not, the Purchaser shall complete the sale and purchase of the Property in accordance with the Formal Agreement and pay the purchase price in full. This mortgage loan is subject to the following main terms and conditions:-

- (1) 買方必須不遲於擬提取物業按揭貸款日前 30 日向貸款人以指定表格作出申請。
The Purchaser shall make an application to the Lender in the prescribed written form not less than 30 days before the intended date of drawdown of the mortgage loan.
- (2) 所有物業按揭貸款的法律文件必須於貸款人指定之律師樓辦理及簽署。
All legal documents for the mortgage loan must be prepared and executed at the solicitors' firm designated by the Lender.
- (3) 所有有關的法律文件之費用及雜費由買方負責。
All costs and disbursements for the legal documentation shall be paid by the Purchaser.
- (4) 物業按揭貸款金額最高不超過樓價 70%，還款期最長不超過 360 月供款。
The maximum amount of the mortgage loan shall not exceed 70% of the Purchase Price with a maximum re-payment term of 360 monthly instalments.
- (5) 物業按揭貸款及利息以每月相同供款及下列方式償還：
The mortgage loan together with interest shall be repaid by equal monthly instalments in the following manner:-
- (a) 首 36 個月利息以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率(「最優惠利率」)減 2.5%計算，按利率浮動而計算。
the interest for the first 36 months shall be calculated at a rate of 2.5% below the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time (the “Best Lending Rate”), subject to fluctuation in interest rate; and

(b) 由第 37 個月起，利息以最優惠利率計算，按利率浮動而計算。
from the 37th month onwards, the interest shall be calculated at the Best Lending Rate, subject to fluctuation in interest rate.

(6) 任何物業按揭貸款之提前還款(全數或部份)將須支付以下列方法計算之提前還款費：

Any early repayment (full or partial) of the mortgage loan shall be subject to an early prepayment fee which is calculated as follows:-

(a) 如在物業按揭貸款日起計 36 個月內提前償還全數或部份餘下之物業按揭貸款、利息及其他於貸款文件下所欠付之款項，不須支付提前還款費；

if an early repayment in full or in part of the outstanding amount of mortgage loan, interest and other payments due and owing under the loan documentation is made within 36 months from the date of advance of the mortgage loan, no prepayment fee shall be payable;

(b) 如在前分段(a)時間以外提前全數或部份還款，須支付相當於提前還款額之 3 個月利息(利率以最優惠利率，按利率浮動而計算)之金額作為提前還款費。

any full or partial prepayment other than the period mentioned in sub-clause (a) above will be subject to payment of an early repayment fee which is equivalent to three months' interest (to be calculated at the Best Lending Rate, subject to fluctuation in interest rate) on the sum early repaid.

(e) 首 20 個月免息按揭貸款(只適用於揀選了上文第 7(c)段支付條款 C 的買方) First 20 months Interest- Free Mortgage Loan (Applicable to Purchaser who has opted Term of Payment C under paragraph 7(c) above only)

買方可向賣方指定的貸款公司(「貸款人」)申請第一物業按揭貸款(「物業按揭貸款」)，物業按揭貸款申請須經由貸款人批核。申請批核與否，貸款人有最終決定權。不論物業按揭貸款批核與否，買方仍須按正式合約完成該物業之買賣及支付全數樓價。物業按揭貸款受下列主要條款及條件限制：

The Purchaser may apply for a first mortgage loan ("mortgage loan") from a lender company designated by the Vendor (the "Lender"), such mortgage loan application shall be approved by the Lender. Whether the application is approved or not is subject to the final decision of the Lender. Irrespective of whether such mortgage loan is granted or not, the Purchaser shall complete the sale and purchase of the Property in accordance with the Formal Agreement and pay the purchase price in full. This mortgage loan is subject to the following main terms and conditions:-

(1) 買方必須不遲於擬提取物業按揭貸款日前 30 日向貸款人以指定表格作出申請。

The Purchaser shall make an application to the Lender in the prescribed written form not less than 30 days before the intended date of drawdown of the mortgage loan.

(2) 所有物業按揭貸款的法律文件必須於貸款人指定之律師樓辦理及簽署。

All legal documents for the mortgage loan must be prepared and executed at the solicitors' firm designated by the Lender.

(3) 所有有關的法律文件之費用及雜費由買方負責。

All costs and disbursements for the legal documentation shall be paid by the Purchaser.

(4) 物業按揭貸款金額最高不超過樓價 80%，還款期最長不超過 360 月供款。

The maximum amount of the mortgage loan shall not exceed 80% of the Purchase Price with a maximum re-payment term of 360 monthly instalments.

(5) 物業按揭貸款以下列方式償還：

The mortgage loan shall be repaid in the following manner:-

(a) 首 20 個月，相等於樓價 10%的該部份物業按揭貸款可分 20 期每月免息供款償還(依按揭條款規定的脫期供款利息除外)，每期償還金額為樓價之 0.5%。

For the first 20 months, a portion of the mortgage loan equal to 10% of the Purchase Price shall be repaid by way of 20 equal monthly instalment at 0.5% of the Purchase Price each without interest (except default interest on outstanding arrears in accordance with the terms and conditions of the mortgage).

(b) 由第 21 個月起至第 56 個月，餘下的物業按揭貸款以每月連利息供款償還，利率以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率減 2.5%計算。由第 57 個月起，本金連利息之償還應以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率計算，按利率浮動而計算

For the subsequent 21st month to 56th month, the remaining mortgage loan will be repaid by equal monthly instalment with interest calculated at a rate of 2.5% below the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time. From the 57th month onwards, repayment of principal and interest shall be calculated at the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time, subject to fluctuation of the interest rate.

(6) 任何物業按揭貸款之提前還款(全數或部份)將須支付以下列方法計算之提前還款費：

Any early repayment (full or partial) of the mortgage loan shall be subject to an early prepayment fee which is calculated as follows:-

(a) 如在物業按揭貸款日起計 56 個月內提前償還全數或部份餘下之物業按揭貸款、利息及其他於貸款文件下所欠付之款項，不須支付提前還款費；

if an early repayment in full or in part of the outstanding amount of mortgage loan, interest and other payments due and owing under the loan documentations is made within 56 months from the date of advance of the mortgage loan, no prepayment fee shall be payable;

(b) 如在前分段(a)時間以外提前全數或部份還款，須支付相當於提前還款額之 3 個月利息(利率以最優惠利率，按利率浮動而計算)之金額作為提前還款費。

any full or partial prepayment other than the period mentioned in sub-clause (a) above will be subject to payment of an early repayment fee which is equivalent to three months' interest (to be calculated at the Best Lending Rate, subject to fluctuation in interest rate) on the sum early repaid.

(f) 送贈傢俱優惠(只適用於發展項目 7 號屋及 11 號屋) Free Furniture Offer (Applicable to House 7 and House 11 of the Development only)

買方可免費獲贈相關招標文件第 1 部分：招標公告的附表第二部份所列之裝飾、傢俱和實產(「該傢俱」)。賣方或其代表不會就該傢俱或其任何部份作出任何保證、保養或陳述，更不會就其狀況、狀態、品質或性能，及其是否可在運作狀態作出任何保證、保養或陳述。該傢俱將於該 7 號屋及 11 號屋成交日或以成交時之狀況連同該 7 號屋及 11 號屋交予買方。在任何情況下，買方不得就該傢俱提出任何異議或質詢。此優惠受其他條款及細則約束。

The Purchaser of the said House 7 and House 11 will be provided with the decoration, furniture and chattels as set out in Part 2 of the Schedule to Part 1: Tender Notice of the relevant Tender Documents (the "Furniture") free of charge. No warranty, maintenance or representation whatsoever is given by the Vendor or any person on behalf of the Vendor in any respect regarding the Furniture or any part thereof. In particular, no warranty, maintenance or representation whatsoever is given as to the condition, state, quality or fitness of any of the Furniture or as to whether any of the Furniture is or will be in working condition. The Furniture will be delivered to the Purchaser upon

completion of the sale and purchase of the said House 7 and House 11 in such condition as at completion together with the said House 7 and House 11. In any event, no objection or requisition whatsoever shall be raised by the Purchaser in respect of the Furniture. This offer is subject to other terms and conditions.

(g) 輕鬆按揭貸款(只適用於揀選了上文第 7(c)段支付條款 D 的買方) Easy Mortgage Loan (Applicable to Purchaser who has opted Term of Payment D under paragraph 7(c) above only)

買方可向賣方指定的貸款公司(「貸款人」)申請第一物業按揭貸款(「物業按揭貸款」), 物業按揭貸款申請須經由貸款人批核。申請批核與否, 貸款人有最終決定權。不論物業按揭貸款批核與否, 買方仍須按正式合約完成該物業之買賣及支付全數樓價。物業按揭貸款受下列主要條款及條件限制:

The Purchaser may apply for a first mortgage loan ("mortgage loan") from a lender company designated by the Vendor (the "Lender"), such mortgage loan application shall be approved by the Lender. Whether the application is approved or not is subject to the final decision of the Lender. Irrespective of whether such mortgage loan is granted or not, the Purchaser shall complete the sale and purchase of the Property in accordance with the Formal Agreement and pay the purchase price in full. This mortgage loan is subject to the following main terms and conditions:-

- (1) 買方必須不遲於擬提取物業按揭貸款日前 30 日向貸款人以指定表格作出申請。
The Purchaser shall make an application to the Lender in the prescribed written form not less than 30 days before the intended date of drawdown of the mortgage loan.
- (2) 所有物業按揭貸款的法律文件必須於貸款人指定之律師樓辦理及簽署。
All legal documents for the mortgage loan must be prepared and executed at the solicitors' firm designated by the Lender.
- (3) 所有有關的法律文件之費用及雜費由買方負責。
All costs and disbursements for the legal documentation shall be paid by the Purchaser.
- (4) 物業按揭貸款金額最高不超過樓價 80%, 還款期最長不超過 360 月供款。
The maximum amount of the mortgage loan shall not exceed 80% of the Purchase Price with a maximum re-payment term of 360 monthly instalments.
- (5) 物業按揭貸款以下列方式償還:
The mortgage loan shall be repaid in the following manner:-
 - (a) 首 60 個月 買方無需償還物業按揭貸款之本金, 只須每月支付利息, 利率以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率減 2.5%計算(「最優惠利率」), 按利率浮動而計算。
For the first 60 months, the Purchaser will not be required to repay the principal thereof but is obliged to pay monthly interest on the mortgage loan to be calculated at a rate of 2.5% below the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time (the "Best Lending Rate"), subject to fluctuation in interest rate;
 - (b) 由第 61 個月起, 物業按揭貸款之本金連利息每月供款償還, 利率以最優惠利率計算, 按利率浮動而計算。
From the 61st month onwards, repayment of principal and interest will be repaid by equal monthly instalments with interest to be calculated at the Best Lending Rate, subject to fluctuation in the interest rate.
- (6) 任何物業按揭貸款之提前還款(全數或部份)將須支付以下列方法計算之提前還款費:
Any early repayment (full or partial) of the mortgage loan shall be subject to an early prepayment fee which is calculated as follows:-
 - (a) 如在物業按揭貸款日起計 60 個月內提前償還全數或部份餘下之物業按揭貸款、利息及其他於貸款文件下所欠付之款項, 不須支付提前還款費;
if an early repayment in full or in part of the outstanding amount of mortgage loan, interest and other payments due and owing under the loan documentations is made within 60 months from the date of advance of the mortgage loan, no prepayment fee shall be payable;
 - (b) 如在前分段(a)時間以外提前全數或部份還款, 須支付相當於提前還款額之 3 個月利息(利率以最優惠利率, 按利率浮動而計算)之金額作為提前還款費。
any full or partial prepayment other than the period mentioned in sub-clause (a) above will be subject to payment of an early repayment fee which is equivalent to three months' interest (to be calculated at the Best Lending Rate, subject to fluctuation in interest rate) on the sum early repaid.

(h) 提前佔用優惠 Early Occupation Offer

買方可於本臨時合約(於下文定義)日期後 30 天內申請許可, 令買方以許可持有人的身份在該物業買賣成交前佔用該物業(「該許可」), 該許可之提供受制於以下主要條件及條款:

The Purchaser may apply to the Vendor for a licence to occupy the Property prior to completion of the sale and purchase of the Property ("the Licence") within 30 days after the date of this Preliminary Agreement (hereinafter defined) subject to the main terms and conditions below:

- (1) 買方必須在賣方給予該許可前已根據正式合約向賣方繳付不少於樓價 10%的訂金及/或部分樓價;
The Purchaser shall, before the Vendor's granting of the Licence, have paid to the Vendor deposits and/or part payment of purchase price amounting to not less than 10% of the purchase price in accordance with the Formal Agreement.
- (2) 買方須於該許可生效日期前簽署有關該許可之許可協議(「許可協議」)(格式及內容由賣方訂明並由賣方律師擬備, 買方不得要求任何修改);
The Purchaser shall execute a licence agreement of the Property (in such form and substance as prescribed by the Vendor and prepared by the Vendor's solicitors and the Purchaser shall not request any amendment thereto) for the Licence (the "Licence Agreement") before the commencement date of the Licence.
- (3) 該許可佔用期由買方要求並經賣方接納的日期起至該物業買賣之實際成交日期止;
The Licence period shall commence from the date requested by the Purchaser and accepted by the Vendor until the date of actual completion of sale and purchase of the Property actually takes place;
- (4) 買方必須負責繳付許可協議之裁定費及印花稅(如有)、準備和簽署許可協議所需之所有律師費及於該許可佔用期內該物業之管理費、差餉、地租、公用事業服務收費、公用事業服務按金及其它開支等;
The Purchaser shall be responsible to pay for the adjudication fee and stamp duty (if any) on the Licence Agreement, the legal costs for the preparation and execution of the Licence Agreement and the management fees, government rates and rents, utilities charges, utilities deposits and all other outgoings, etc. of the Property during the Licence period.
- (5) 此優惠受其他條款及條件約束。
This offer is subject to other terms and conditions.

(i) 首 20 個月免息按揭貸款(只適用於揀選了上文第 7(c)段支付條款 C1 的買方) First 20 months Interest- Free Mortgage Loan (Applicable to Purchaser who has opted Term of Payment C1 under paragraph 7(c) above only)

買方可向賣方指定的貸款公司(「貸款人」)申請第一物業按揭貸款(「物業按揭貸款」), 物業按揭貸款申請須經由貸款人批核。申請批核與否, 貸款人有最終決定權。不論物業按揭貸款批核與否, 買方仍須按正式合約完成該物業之買賣及支付全數樓價。物業按揭貸款受下列主要條款及條件限制:

The Purchaser may apply for a first mortgage loan (“mortgage loan”) from a lender company designated by the Vendor (the “Lender”), such mortgage loan application shall be approved by the Lender. Whether the application is approved or not is subject to the final decision of the Lender. Irrespective of whether such mortgage loan is granted or not, the Purchaser shall complete the sale and purchase of the Property in accordance with the Formal Agreement and pay the purchase price in full. This mortgage loan is subject to the following main terms and conditions:-

- (1) 買方必須不遲於擬提取物業按揭貸款日前 30 日向貸款人以指定表格作出申請。
The Purchaser shall make an application to the Lender in the prescribed written form not less than 30 days before the intended date of drawdown of the mortgage loan.
- (2) 所有物業按揭貸款的法律文件必須於貸款人指定之律師樓辦理及簽署。
All legal documents for the mortgage loan must be prepared and executed at the solicitors' firm designated by the Lender.
- (3) 所有有關的法律文件之費用及雜費由買方負責。
All costs and disbursements for the legal documentation shall be paid by the Purchaser.
- (4) 物業按揭貸款金額最高不超過樓價 70%, 還款期最長不超過 360 月供款。
The maximum amount of the mortgage loan shall not exceed 70% of the Purchase Price with a maximum re-payment term of 360 monthly instalments.
- (5) 物業按揭貸款以下列方式償還:
The mortgage loan shall be repaid in the following manner:-
 - (a) 首 20 個月, 相等於樓價 10%的該部份物業按揭貸款可分 20 期每月免息供款償還(依按揭條款規定的脫期供款利息除外), 每期償還金額為樓價之 0.5%。
For the first 20 months, a portion of the mortgage loan equal to 10% of the Purchase Price shall be repaid by way of 20 equal monthly instalment at 0.5% of the Purchase Price each without interest (except default interest on outstanding arrears in accordance with the terms and conditions of the mortgage).
 - (b) 由第 21 個月起至第 56 個月, 餘下的物業按揭貸款以每月連利息供款償還, 利率以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率減 2.5%計算。由第 57 個月起, 本金連利息之償還應以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率計算, 按利率浮動而計算
For the subsequent 21st month to 56th month, the remaining mortgage loan will be repaid by equal monthly instalment with interest calculated at a rate of 2.5% below the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time. From the 57th month onwards, repayment of principal and interest shall be calculated at the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time, subject to fluctuation of the interest rate.
- (6) 任何物業按揭貸款之提前還款(全數或部份)將須支付以下列方法計算之提前還款費:
Any early repayment (full or partial) of the mortgage loan shall be subject to an early prepayment fee which is calculated as follows:-
 - (a) 如在物業按揭貸款日起計 56 個月內提前償還全數或部份餘下之物業按揭貸款、利息及其他於貸款文件下所欠付之款項, 不須支付提前還款費;
if an early repayment in full or in part of the outstanding amount of mortgage loan, interest and other payments due and owing under the loan documentations is made within 56 months from the date of advance of the mortgage loan, no prepayment fee shall be payable;
 - (b) 如在前分段(a)時間以外提前全數或部份還款, 須支付相當於提前還款額之 3 個月利息(利率以最優惠利率, 按利率浮動而計算)之金額作為提前還款費。
any full or partial prepayment other than the period mentioned in sub-clause (a) above will be subject to payment of an early repayment fee which is equivalent to three months' interest (to be calculated at the Best Lending Rate, subject to fluctuation in interest rate) on the sum early repaid.

(j) 備用按揭貸款(只適用於揀選了上文第 7(c)(vii)段支付條款 B 的買方) Standby Mortgage Loan (Applicable to Purchaser who has opted Term of Payment B under paragraph 7(c)(vii) above only)

買方可向賣方指定的貸款公司(「貸款人」)申請第一物業按揭貸款(「物業按揭貸款」), 物業按揭貸款申請須經由貸款人批核。申請批核與否, 貸款人有最終決定權。不論物業按揭貸款批核與否, 買方仍須按正式合約完成該物業之買賣及支付全數樓價。物業按揭貸款受下列主要條款及條件限制:

The Purchaser may apply for a first mortgage loan (“mortgage loan”) from a lender company designated by the Vendor (the “Lender”), such mortgage loan application shall be approved by the Lender. Whether the application is approved or not is subject to the final decision of the Lender. Irrespective of whether such mortgage loan is granted or not, the Purchaser shall complete the sale and purchase of the Property in accordance with the Formal Agreement and pay the purchase price in full. This mortgage loan is subject to the following main terms and conditions:-

- (1) 買方必須不遲於擬提取物業按揭貸款日前30日向貸款人以指定表格作出申請。
The Purchaser shall make an application to the Lender in the prescribed written form not less than 30 days before the intended date of drawdown of the mortgage loan.
- (2) 所有物業按揭貸款的法律文件必須於貸款人指定之律師樓辦理及簽署。
All legal documents for the mortgage loan must be prepared and executed at the solicitors' firm designated by the Lender.
- (3) 所有有關的法律文件之費用及雜費由買方負責。
All costs and disbursements for the legal documentation shall be paid by the Purchaser.
- (4) 物業按揭貸款金額最高不超過樓價 60%, 還款期最長不超過360月供款。
The maximum amount of the mortgage loan shall not exceed 60% of the Purchase Price with a maximum re-payment term of 360 monthly instalments.
- (5) 物業按揭貸款及利息以每月相同供款及下列方式償還:
The mortgage loan together with interest shall be repaid by equal monthly instalments in the following manner:-
 - (a) 首36個月利息以香港上海滙豐銀行有限公司不時公佈之港元最優惠利率(「最優惠利率」)減2.5%計算, 按利率浮動而計算。
the interest for the first 36 months shall be calculated at a rate of 2.5% below the Hong Kong Dollar Best Lending Rate as quoted by The Hongkong and Shanghai Banking Corporation Limited from time to time (the “Best Lending Rate”), subject to fluctuation in interest rate; and

- (b) 由第37個月起，利息以最優惠利率計算，按利率浮動而計算。
from the 37th month onwards, the interest shall be calculated at the Best Lending Rate, subject to fluctuation in interest rate.
- (6) 任何物業按揭貸款之提前還款(全數或部份)將須支付以下列方法計算之提前還款費：
Any early repayment (full or partial) of the mortgage loan shall be subject to an early prepayment fee which is calculated as follows:-
- (a) 如在物業按揭貸款日起計36個月內提前償還全數或部份餘下之物業按揭貸款、利息及其他於貸款文件下所欠付之款項，不須支付提前還款費；
if an early repayment in full or in part of the outstanding amount of mortgage loan, interest and other payments due and owing under the loan documentation is made within 36 months from the date of advance of the mortgage loan, no prepayment fee shall be payable;
- (b) 如在前分段(a)時間以外提前全數或部份還款，須支付相當於提前還款額之 3 個月利息(利率以最優惠利率，按利率浮動而計算)之金額作為提前還款費。
any full or partial prepayment other than the period mentioned in sub-clause (a) above will be subject to payment of an early repayment fee which is equivalent to three months' interest (to be calculated at the Best Lending Rate, subject to fluctuation in interest rate) on the sum early repaid.

8. 下述互聯網可連結到此發展項目的價單：<http://www.villacove.com.hk>
The price list(s) of the development can be found in the following website: <http://www.villacove.com.hk>

更新日期及時間：
(日-月-年)

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