

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	維港·星岸 Stars by the Harbour	期數 (如有) Phase No. (if any)	--
發展項目位置 Location of Development	紅鸞道7號 [^] 7 Hung Luen 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)			321

印製日期 Date of Printing	價單編號 Number of Price List
22/9/2015	3

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
16/11/2015	3A	

[^]：此臨時門牌號數有待發展項目建成時確認。 The provisional street number is subject to confirmation when the Development is completed.

Price List No. 3A

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				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
5	2	A	124.674 (1342) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: ---	\$30,231,000	242,480 (22,527)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	8.746 (94)	---			
5	2	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$23,503,000	246,275 (22,885)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	3	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$31,637,000	250,741 (23,297)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	3	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$24,679,000	258,598 (24,030)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	5	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$32,902,000	260,767 (24,228)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	5	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$25,665,000	268,929 (24,990)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	6	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$33,559,000	265,974 (24,712)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	6	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$26,178,000	274,305 (25,490)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	7	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$33,661,000	266,782 (24,787)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	7	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$26,598,000	278,706 (25,899)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	10	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$34,404,000	272,671 (25,334)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	10	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$26,839,000	281,231 (26,133)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			
5	11	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$34,749,000	275,405 (25,588)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---			
5	11	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$26,919,000	282,069 (26,211)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---			

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				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
5	12	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$34,852,000	276,222 (25,664)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	12	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,001,000	282,929 (26,291)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	15	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$34,992,000	277,331 (25,767)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	15	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,081,000	283,767 (26,369)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	16	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$35,132,000	278,441 (25,870)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	16	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,162,000	284,616 (26,448)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	17	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$35,274,000	279,566 (25,975)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	17	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,245,000	285,485 (26,529)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	18	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$35,838,000	284,036 (26,390)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	18	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,680,000	290,043 (26,952)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	21	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$36,160,000	286,588 (26,627)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	21	B	95.434 (1027) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$27,931,000	292,673 (27,197)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	22	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$36,270,000	287,460 (26,708)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	22	B	96.604 (1040) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$28,358,000	293,549 (27,267)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		

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)																
大廈名稱 Block Name	樓層 Floor	單位 Unit				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
5	23	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$36,705,000	290,908 (27,029)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	23	B	96.604 (1040) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$28,696,000	297,048 (27,592)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	25	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$37,145,000	294,395 (27,353)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	25	B	99.159 (1067) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$29,770,000	300,225 (27,901)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	28	A	126.174 (1358) 露台 Balcony: 3.722 (40) 工作平台 Utility Platform: 1.500 (16)	\$43,713,000	346,450 (32,189)	---	5.990 (64)	---	---	---	---	---	---	---	---	---	---	---	---	---		
5	28	B	99.159 (1067) 露台 Balcony: 2.626 (28) 工作平台 Utility Platform: 1.500 (16)	\$35,032,000	353,291 (32,832)	---	4.938 (53)	---	---	---	---	---	---	---	---	---	---	---	---	---		

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時，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) 註：於本第 4 節內，「售價」指本價單第二部份表中所列之價錢，而「成交金額」指臨時買賣合約及買賣合約所載之價錢（即售價經計算適用折扣後之價錢）。因應不同支付條款及／或折扣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為成交金額。

Note: In this section 4, "Price" means the price set out in Part 2 of this price list, and "Transaction Price" means the purchase price set out in the preliminary agreement for sale and purchase and agreement for sale and purchase, i.e. the purchase price after applying the applicable discounts on the Price. The price obtained after applying the relevant terms of payment and/or applicable discounts on the Price will be rounded to the nearest thousand (i.e. if the hundreds digit of the price obtained is 5 or above, rounded up to the nearest thousand or if the hundreds digit of the price obtained is 4 or below, rounded down to the nearest thousand) to determine the Transaction Price.

支付條款:

Terms of Payment :

(一) 置港優惠付款計劃 -售價 (只適用於非香港永久居民及公司名義買方)

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署買賣合約時繳付。
3. 成交金額 90% 於買方簽署臨時買賣合約後 120 天內繳付。

(1) Hong Kong Residence Purchase Plan – The Price (For Non Hong Kong Permanent Resident and Corporate Purchaser Only)

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid when the Purchaser signs the agreement for sale and purchase.
3. 90% of the Transaction Price shall be paid within 120 days after the Purchaser signs the preliminary agreement for sale and purchase.

「成交金額 20% 第二按揭」安排(由 Winchesto Finance Company Limited 提供)[#]

買方可向賣方介紹之第二按揭承按人，即“Winchesto Finance Company Limited”或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 20% 或物業估價（由介紹之第二承按人釐定）之 20%（以較低者為準）之第二按揭（「第二按揭」）。一按加二按總貸款額合共不超過成交金額之 70% 或物業估價之 70%（以較低者為準），第二按揭最高貸款金額為港幣 800 萬元。第二按揭及其申請受以下條款及條件規限[#]：

1. 買方須先確定第一按揭銀行同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額對其每月總入息之比率不超過香港金融管理局最新公佈之「供款與入息比率」。
2. 第二按揭年期必須不長於第一按揭年期或 20 年，以較短年期為準。
3. 第二按揭首 24 個月的年利率以介紹之第二承按人選用之最優惠利率(P)減 2% (P-2%) 計算。其後的年利率則以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5.25%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，亦不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關費用。
5. 買方如成功提取第二按揭貸款，須向介紹之第二承按人支付手續費，金額為港幣 5,000 元或為介紹之第二承按人決定之其它金額。

買方於決定選擇此安排前，請先向第一按揭銀行及介紹之第二承按人查詢清楚第一按揭及第二按揭之按揭條款、批核條件及手續。

有關第一按揭及第二按揭之批核與否及按揭條款以第一按揭銀行及介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方均無需為此負責。賣方並無亦不得被視作就第一按揭及第二按揭之按揭條款及批核作出任何不論明示或隱含之陳述、承諾或保證。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

[#] 所有第一按揭及第二按揭的條款及條件受制於香港金融管理局不時發出之最新指引。

The arrangement of “second mortgage for 20% of the Transaction Price” (Provided by Winchesto Finance Company Limited)[#]

The Purchaser may apply to “Winchesto Finance Company Limited”, the second mortgagee referred by the Vendor or any other company referred by the Vendor (the “Referred Second Mortgagee”) for second mortgage with a maximum loan amount equivalent to 20% of the Transaction Price or 20% of the valuation of the property (as determined by the Referred Second Mortgagee) (whichever is lower) (the “Second Mortgage”). The loan amount of the first mortgage and the Second Mortgage shall not exceed 70% of the Transaction Price or 70% of the valuation of the property (whichever is lower), the maximum loan amount of the Second Mortgage is HK\$ 8 million. The Second Mortgage and its application are subject to the following terms and conditions[#]:

1. The Purchaser shall ensure that the first mortgagee bank consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the ratio of the total amount of monthly installment of the first mortgage, Second Mortgage and any other loan to the Purchaser’s total monthly income does not exceed the latest Debt Servicing Ratio as announced by The Hong Kong Monetary Authority.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 20 years, whichever is shorter.
3. The interest rate of the first 24 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2% (P-2%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5.25% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All expenses incurred shall be paid by the Purchaser.
5. If the Purchaser successfully draws the Second Mortgage loan, an administration fee will be payable by the Purchaser to the Referred Second Mortgagee, the amount of which should be HK\$5,000 or such other amount as may be decided by the Referred Second Mortgagee.

The Purchaser is advised to enquire with the first mortgagee bank and the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and the Second Mortgage before choosing this arrangement.

The terms and conditions and the approval of applications for the first mortgage and the Second Mortgage are subject to the final decision of the first mortgagee bank and the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage.

The terms and conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions of the Second Mortgage from time to time as it sees fit.

[#]All terms and conditions of the first mortgage and the Second Mortgage are subject to the latest guideline as may be issued by the Hong Kong Monetary Authority from time to time.

(二) 靈活付款計劃 – 售價

1. 成交金額 5% 臨時訂金於買方簽署臨時買賣合約時繳付，買方並須於其後 5 個工作天內簽署買賣合約。
2. 成交金額 5% 加付訂金於買方簽署買賣合約時繳付。
3. 成交金額 5% 於買方簽署臨時買賣合約後 90 天內繳付。
4. 成交金額 85% 於賣方就其有能力將物業有效地轉讓予買方一事向買方發出通知的日期後的 14 天內繳付。

(2) Flexible Payment Plan – The Price

1. 5% of the Transaction Price being the Preliminary Deposit shall be paid upon signing of the preliminary agreement for sale and purchase. The agreement for sale and purchase must be signed by the Purchaser within 5 working days thereafter.
2. 5% of the Transaction Price being the Further Deposit shall be paid when the Purchaser signs the agreement for sale and purchase.
3. 5% of the Transaction Price shall be paid within 90 days after the Purchaser signs the preliminary agreement for sale and purchase.
4. 85% of the Transaction Price being balance of the Transaction Price shall be paid within 14 days after the date of the notification to the Purchaser that the Vendor is in a position validly to assign the property to the Purchaser.

「提早還款現金回贈」優惠

如買方提前於簽署臨時買賣合約後 180 天內付清成交金額餘款^{*}，可獲賣方送出成交金額 2.5% 之現金回贈。惟買方必須於付清成交金額後 7 天內，以書面通知賣方並提供買方於香港上海滙豐銀行/恒生銀行有限公司/渣打銀行(香港)有限公司/中國銀行(香港)有限公司的銀行帳戶資料，經賣方核實所有由買方提供的資料後，賣方會於收到通知及銀行帳戶資料後 45 天內將現金回贈直接存入買方指定的銀行帳戶。

*以賣方代表律師實際收到款項日期計算

“Cash Rebate for Early Repayment” Benefit

A cash rebate of 2.5% of the Transaction Price will be provided to the Purchaser if the Purchaser settles the balance of the Transaction Price within 180 days after the date of the preliminary agreement for sale and purchase*, provided that the Purchaser shall by written notice to the Vendor within 7 days of full payment of the Transaction Price, notify the Vendor and provide details of his/her bank account at The Hongkong and Shanghai Banking Corporation Limited / Hang Seng Bank Limited / Standard Chartered Bank (Hong Kong) Limited / Bank of China (Hong Kong) Limited. Subject to verification of all information provided by the Purchaser, the Vendor will, within 45 days of receipt of such notification and the relevant information, directly deposit the cash rebate into the bank account designated by the Purchaser.

* subject to the actual date of receipt of payment by the Vendor’s solicitors

「成交金額 20% 第二按揭」安排(由 Winchesto Finance Company Limited 提供)[#]

買方可向賣方介紹之第二按揭承按人，即“Winchesto Finance Company Limited”或賣方介紹之其他公司（「介紹之第二承按人」）申請最高達成交金額之 20% 或物業估價（由介紹之第二承按人釐定）之 20%（以較低者為準）之第二按揭（「第二按揭」）。一按加二按總貸款額合共不超過成交金額之 70% 或物業估價之 70%（以較低者為準），第二按揭最高貸款金額為港幣 800 萬元。第二按揭及其申請受以下條款及條件規限[#]：

1. 買方須先確定第一按揭銀行同意第二按揭之簽立，並能出示足夠文件證明第一按揭加第二按揭及其它貸款之每月總還款額對其每月總入息之比率不超過香港金融管理局最新公佈之「供款與入息比率」。
2. 第二按揭年期必須不長於第一按揭年期或 20 年，以較短年期為準。
3. 第二按揭首 24 個月的年利率以介紹之第二承按人選用最優惠利率(P)減 2% (P-2%) 計算。其後的年利率則以最優惠利率(P)計算。P 為浮動利率，於本價單日期 P 為每年 5.25%。最終按揭利率以介紹之第二承按人審批結果而定，賣方並無就其作出，亦不得被視為就其作出任何不論明示或隱含之陳述、承諾或保證。
4. 所有第二按揭之文件必須由賣方指定之律師行辦理，並由買方負責有關費用。
5. 買方如成功提取第二按揭貸款，須向介紹之第二承按人支付手續費，金額為港幣 5,000 元或為介紹之第二承按人決定之其它金額。

買方於決定選擇此安排前，請先向第一按揭銀行及介紹之第二承按人查詢清楚第一按揭及第二按揭之按揭條款、批核條件及手續。

有關第一按揭及第二按揭之批核與否及按揭條款以第一按揭銀行及介紹之第二承按人之最終決定為準，與賣方無關，且於任何情況下賣方均無需為此負責。賣方並無亦不得被視作就第一按揭及第二按揭之按揭條款及批核作出任何不論明示或隱含之陳述、承諾或保證。

第二按揭條款及批核條件僅供參考，介紹之第二承按人保留不時更改第二按揭條款及批核條件的權利。

所有第一按揭及第二按揭的條款及條件受制於香港金融管理局不時發出之最新指引。

The arrangement of “second mortgage for 20% of the Transaction Price” (Provided by Winchesto Finance Company Limited) #

The Purchaser may apply to “Winchesto Finance Company Limited”, the second mortgagee referred by the Vendor or any other company referred by the Vendor (the “**Referred Second Mortgagee**”) for second mortgage with a maximum loan amount equivalent to 20% of the Transaction Price or 20% of the valuation of the property (as determined by the Referred Second Mortgagee) (whichever is lower) (the “**Second Mortgage**”). The loan amount of the first mortgage and the Second Mortgage shall not exceed 70% of the Transaction Price or 70% of the valuation of the property (whichever is lower), the maximum loan amount of Second Mortgage is HK\$ 8 million. The Second Mortgage and its application are subject to the following terms and conditions #:

1. The Purchaser shall ensure that the first mortgagee bank consents to the execution of the Second Mortgage, and provide sufficient documents to prove that the ratio of the total amount of monthly installment of the first mortgage, Second Mortgage and any other loan to the Purchaser’s total monthly income does not exceed the latest Debt Servicing Ratio as announced by The Hong Kong Monetary Authority.
2. The maximum tenure of the Second Mortgage shall not exceed the tenure of the first mortgage or 20 years, whichever is shorter.
3. The interest rate of the first 24 months of the Second Mortgage shall be Prime Rate (P) quoted by the Referred Second Mortgagee minus 2% (P-2%). The interest rate for the rest of the term of the Second Mortgage shall be Prime Rate (P). P is subject to fluctuation. P as at the date of this price list is 5.25% per annum. The final mortgage rate will be subject to final approval by the Referred Second Mortgagee. No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by the Vendor in respect thereof.
4. All legal documents in relation to the Second Mortgage must be prepared by the solicitors’ firm designated by the Vendor. All expenses incurred shall be paid by the Purchaser.
5. If the Purchaser successfully draws the Second Mortgage loan, an administration fee will be payable by the Purchaser to the Referred Second Mortgagee, the amount of which should be HK\$5,000 or such other amount as may be decided by the Referred Second Mortgagee.

The Purchaser is advised to enquire with the first mortgagee bank and the Referred Second Mortgagee on details of the terms and conditions of the mortgages, approval conditions and application procedures of the first mortgage and Second Mortgage before choosing this arrangement.

The terms and conditions and the approval of applications for the first mortgage and the Second Mortgage are subject to the final decision of the first mortgagee bank and the Referred Second Mortgagee, and are not related to the Vendor (who shall under no circumstances be responsible therefor). No representation, undertaking or warranty, whether express or implied, is given, or shall be deemed to have been given by Vendor in respect of the terms and conditions and the approval of applications for the first mortgage and the Second Mortgage.

The terms and conditions of the Second Mortgage are for reference only, the Referred Second Mortgagee reserves the right to change the terms and conditions of the Second Mortgage from time to time as it sees fit.

All terms and conditions of the first mortgage and the Second Mortgage are subject to the latest guideline as may be issued by the Hong Kong Monetary Authority from time to time.

4)(ii) **售價獲得折扣基礎: The basis on which any discount on the price is available:**

(a) 見 4(i)。

See 4(i).

(b) 「從價印花稅津貼」優惠

簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 7% 折扣優惠。

“Ad Valorem Stamp Duty Subsidy” Benefit

An extra 7% discount from the Price would be offered to a Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list.

(c) 「買家印花稅津貼」優惠 (只適用於「置港優惠付款計劃」)

簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 8.5% 折扣優惠。

“Buyer’s Stamp Duty” Benefit (Only applicable to “Hong Kong Residence Purchase Plan”)

An extra 8.5% discount from the Price would be offered to a Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list.

(d) 於 2015 年 11 月 30 日或之前簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 6% 折扣優惠。(只適用於「靈活付款計劃」)

An extra 6% discount from the Price would be offered to a Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list on or before 30th November 2015. (Only applicable to “Flexible Payment Plan”)

於 2015 年 12 月 1 日或之後簽署臨時買賣合約購買本價單所列之住宅物業之買方可獲額外售價 3% 折扣優惠。(只適用於「靈活付款計劃」)

An extra 3% discount from the Price would be offered to a Purchaser who signs the preliminary agreement for sale and purchase to purchase a residential property listed in this price list on or after 1st December 2015. (Only applicable to “Flexible Payment Plan”)

4)(iii) 可就購買發展項目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 sale and purchase of a specified residential property in the Development:

(a) 見 4(i)。

See 4(i).

(b) 若發展項目同一座數同一樓層之 A 及 B 單位同時被同一買方購買或同時被不同買方購買而所有該等買方表明意願就本優惠視作一組買方，該 A 單位之買方可優先認購發展項目一個住宅車位（受制於合約）（售價及詳情由賣方全權及絕對酌情決定，並容後公布）。詳情以相關交易文件條款為準。

Where units A and B on the same floor of the same tower in the Development are purchased at the same time by the same purchaser or are purchased at the same time by different purchasers each of whom indicates a wish to be treated as a group of purchasers for the purpose of this benefit, the purchasers of that unit A will have a priority (subject to contract) to purchase a residential parking space in the Development (price and details of purchase will be determined by the Vendor at its sole and absolute discretion and will be announced later). The benefit is subject to the terms and conditions of the relevant transaction documents.

4)(iv) 誰人負責支付買賣發展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:

(a) 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買賣合約、按揭及轉讓契等法律文件，賣方同意為買方支付買賣合約及轉讓契兩項法律文件之律師費用。如買方選擇另聘代表律師作為買方之代表律師處理其買賣合約、按揭及轉讓契等法律文件，買方及賣方須各自負責有關買賣合約及其他轉讓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 in respect 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. 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.

(b) 買方須支付一概有關臨時買賣合約、買賣合約及轉讓契的印花稅(包括但不限於任何買方提名書或轉售(如有)的印花稅、「額外印花稅」(按《印花稅條例》所定義)、買家印花稅(按《印花稅條例》所定義)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)。

All stamp duties on the preliminary agreement for sale and purchase, the agreement for sale and purchase and the assignment (including without limitation any stamp duty on, if any, nomination or sub-sale, any "special stamp duty" defined in the Stamp Duty Ordinance, any "buyer's stamp duty" defined in the Stamp Duty Ordinance and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the purchasers.

4)(v) 買方須為就買賣發展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:

有關其他法律文件之律師費如：附加合約、買方提名書、有關樓宇交易之地契、大廈公契及其他樓契之核證費、查冊費、註冊費、圖則費及其他實際支出等等，均由買方負責，一切有關按揭及其他費用均由買方負責。

All legal costs and charges in relation to other legal documents such as supplemental agreement, nomination, certifying fee for Government Lease, deed of mutual covenant and all other title documents, search fee, registration fee, plan fee and all other disbursements shall be borne by the Purchaser. The Purchaser shall also pay and bear the legal costs and disbursements in respect of any mortgage.

- 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:

賣方委任的代理：
Agent appointed by the Vendor:

長江實業地產發展有限公司
Cheung Kong Property Development Limited

長江實業地產發展有限公司委任的次代理：
Sub-agents appointed by Cheung Kong Property Development Limited:

中原地產代理有限公司 Centaline Property Agency Limited
美聯物業代理有限公司 Midland Realty International Limited
利嘉閣地產有限公司 Ricacorp Properties Limited
香港置業(地產代理)有限公司 Hong Kong Property Services (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
太陽物業香港代理有限公司 Sunrise Property HK Agency Limited
云房網絡(香港)代理有限公司 Qfang Network (Hongkong) Agency Limited
福興地產代理有限公司 Fortune Real Estate Agency Co., 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
康業物業代理有限公司 Hong Yip Properties Agency Limited

請注意： 任何人可委任任何地產代理在購買發展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。

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.starsbytheharbour.com.hk**
The address of the website designated by the vendor for the Development is: **www.starsbytheharbour.com.hk**