

Second Mortgage Payment Method(2% discount from the Price)

1. 5% of the Purchase Price shall be paid by the Purchaser upon signing of the Preliminary Agreement for Sale and Purchase.
2. 5% of the Purchase Price shall be paid by the Purchaser upon signing of the Formal Agreement for Sale and Purchase. The Formal Agreement of Sale and Purchase shall be signed by the Purchaser within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
3. 90% of the Purchase Price shall be paid by the Purchaser within 60 days after signing of the Formal Agreement for Sale and Purchase.

The Purchaser can apply for the Second Mortgage through the financing company designated by the Vendor, key terms are as follows:-

- (i) ● The Purchaser shall apply for a first mortgage with the Vendor's designated bank (mortgage loan, tenor and interest rate shall be prevailed by bank).
- (ii) ● The Vendor arranges the " First Harvest Mortgage Company Limited " to undertake the Second Mortgage:-
 - (a) second loan amount up to 15% of the Purchase Price of the Property if the Purchase Price of the Property is less than \$10,000,000.-
 - (b) second loan amount up to 20% of the Purchase Price of the Property if the Purchase Price of the Property is equal to or over \$10,000,000.-
(The Purchaser shall have obtained prior consent from the first mortgagee bank to the second mortgage).
- The maximum term of repayment of the Second Mortgage shall not exceed 20 years or the tenor of first mortgage, whichever is shorter.
- The interest rate of the Second Mortgage depends on the Best Lending Rate(P) as quoted by " The Hongkong and Shanghai Banking Corporation Limited " and subject to fluctuation.
- Deferment of repayment of principal and waiver of interest payment for the first 2 years of the Second Mortgage.
- All legal documents of the Second Mortgage must be executed through the Vendor's designated solicitors' firm. All legal cost and expenses shall be paid by the Purchaser.
- " First Harvest Mortgage Company Limited " reserves the right to decide whether or not to approve the Second Mortgage loan. The approval or disapproval of the Second Mortgage loan is subject to the final decision of " First Harvest Mortgage Company Limited ".
- The Purchaser is advised to enquire with " First Harvest Mortgage Company Limited " on details of terms, conditions and application procedures of the Second Mortgage before selecting this payment method. All the above offers are subject to final terms and conditions approved by " First Harvest Mortgage Company Limited ".
- The Second Mortgage is personal and exclusive to the Purchaser who is the first hand purchaser of the Property.
- The first and second mortgage loan shall be approved by the relevant mortgagees independently.

(D) 輕鬆付款辦法(照售價)

1. 樓價5% : 於簽署臨時買賣合約時付。
2. 買方須於簽署臨時買賣合約後5個工作天內簽署正式買賣合約。
3. 樓價5% : 於2015年1月2日或之前付清。
4. 樓價90% : 於賣方發出入伙通知書後14天內付清。

Easily Payment Method(in accordance with the Price)

1. 5% of the Purchase Price shall be paid by the Purchaser upon signing of the Provisional Agreement for Sale and Purchase.
2. The Formal Agreement of Sale and Purchase shall be signed by the Purchaser within 5 working days after signing of the Preliminary Agreement for Sale and Purchase.
3. 5% of the Purchase Price shall be paid by the Purchaser on or before 2nd January 2015.
4. 90% of the Purchase Price shall be paid by the Purchaser within 14 days from the date on which the Vendor issues notice to complete.

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

(a) 請參閱4(i)

Please refer to 4(i)

(b) 特別折扣

Special Discount

購買本價單中所列之住宅單位之買方可獲3%折扣售價特別折扣優惠，有關折扣會於售價中扣除。

A 3% special discount on the Discounted Price would be offered to the Purchasers who purchase residential units as listed in the Price List. The discount will be deducted from the Price.

(c) 『印花稅補貼』優惠

『Subsidy of Stamp Duty』Benefit

購買本價單中所列之單位之買方可獲額外9%折扣價折扣優惠作為『印花稅補貼』優惠，有關折扣會於售價中扣除。

Extra 9% discount from the Discounted Price would be offered to the Purchaser of a unit in the above price list as the 『Subsidy of Stamp Duty』Benefit. The discount will be deducted from the Price.

(iii) 可就購買該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 purchase of a specified residential property in the development

賣方將在不減損買方於買賣合約下之權利下將於收到買方於實際完成交易日期起計的1年內所發出的書面通知後，在合理地切實可行的範圍內盡快自費就該物業欠妥之處作出補救，本優惠受相關交易文件條款及條件限制。

The Vendor is prepared to, but not in derogation from the Purchaser's rights under the agreement for sale and purchase, at its own cost and as soon as reasonably practicable after its receipt of a written notice served by the Purchaser within 1 year from the actual date of the completion of the sale and purchase of the Property, remedy any defects to the Property. This benefit is subject to the terms and conditions of the relevant transaction documents.

(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

(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及轉讓契，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。

If the Purchaser appoints the Vendor's solicitors to act on his/her behalf in the agreement for sale and purchase and the assignment in relation to the purchase, the Vendor agrees to bear the legal cost of the agreement for sale and purchase and the assignment.

(b) 如買方選擇另聘代表律師為買方之代表律師處理其買賣合約及轉讓契，買賣雙方須各自負責有關買賣合約及轉讓契兩項法律文件之律師費用。

If the Purchaser chooses to instruct his/her own solicitors to act for him/her in relation to the agreement for sale and purchase and the assignment, each of the Vendor and Purchaser shall pay his/her own solicitors' legal fees in respect of the agreement for sale and purchase and the assignment.

(c) 買方需支付一概有關臨時買賣合約、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、任何從價印花稅、額外印花稅、買家印花稅及任何與過期繳付任何印花稅的有關罰款、利息及附加費用)。

All stamp duty 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, special stamp duty, buyer's stamp duty and any penalty, interest and surcharge, etc. for late payment of any stamp duty) will be borne by the Purchaser.

(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、業權文件認證副本之費用、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)之法律費用、附加合約(如有)及其他實際支出等，均由買家負責。

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 for supplemental agreement(if any).

(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:

南豐地產代理有限公司Nan Fung Real Estate Agency 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
晉誠地產代理有限公司Earnest Property Agency Limited
置業18物業代理有限公司18 Property Agency Limited
世紀21測量行有限公司及旗下特許經營商Century 21 Surveyors Limited and Franchisees
東涌物業有限公司Tung Chung Agency Limited
萊坊(香港)有限公司Knight Frank Hong Kong Limited
卓恒物業顧問有限公司Power Charter Property Consultants Limited
Homesolutions Real Estate Limited

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。

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:

The address of the website designated by the vendor for the development is:

www.the-visionary.com.hk

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