

## Mortgage Arrangement

### 按揭貸款

1. Purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the Hong Kong Housing Society (“HS”)’s approved list. The maximum loan amount would be 90% of the purchase price. All banks and financial institutions should adopt the “Standard Mortgage Deed” which is provided by the HS in processing the mortgage loan. The actual amount of loan, repayment period, interest and other terms of the mortgage loan will be subject to the approval of the banks / financial institutions on a case by case basis according to the circumstances of the purchaser. Please note that the HS does not warrant that the purchaser can obtain mortgage loan at 90% of the purchase price or any mortgage loan from any banks or financial institutions.

若需要按揭貸款以繳付樓價的餘額，買方須前往香港房屋協會（下稱「房協」）指定的銀行或財務機構辦理貸款手續。貸款金額以樓價的九成為上限。所有提供按揭服務的銀行及財務機構均須使用房協提供的「標準按揭契據」辦理按揭貸款。有關實際按揭貸款額、還款年期、利率及其他按揭貸款的條款，一概以銀行或財務機構根據買方的個別情況作出的決定為準。請注意，房協並不保證買方可獲任何銀行或財務機構提供樓價的九成按揭貸款或任何按揭貸款。

2. The terms and conditions of the mortgages as well as the approval conditions offered by banks / financial institutions will be subject to the policy of respective banks / financial institutions and on a case by case basis according to the financial circumstance of the purchaser. Therefore, the purchaser is advised to enquire with the banks / financial institutions approved by the HS on details of the terms and conditions of the mortgages before flat selection. No warranty or guarantee is given by the HS that the purchaser can obtain any mortgage loan or the maximum loan amount.

按揭的條款及條件及銀行或財務機構提供的按揭批准條件將視乎各銀行或財務機構的政策及個別買方的財政狀況而定，因此，買方應在選樓前與房協指定的銀行或財務機構商討有關按揭的條款及條件。房協並不承諾或保證買方能獲得按揭貸款或可獲得的最高貸款額。

3. In case the purchaser wishes to obtain a “staff housing loan mortgage” from his / her employer, the purchaser must submit a written application to the HS for prior consent. The HS will issue procedural guidelines to the purchaser upon receipt of such application. The HS has discretion to reject any application without giving any explanation. [Note: Applicant is required to pay the administrative fee and all solicitors’ fees for vetting the staff housing loan mortgage.]

買方如欲申請其僱主的「職員住屋貸款計劃」以繳付樓價，必須先向房協提出書面申請，而房協在接獲有關申請後便會向申請者發出指引及作進一步處理。房協有權拒絕任何申請而毋須作出解釋。[注意：申請者須繳付行政費及因審批有關職員住屋貸款計劃的一切律師費。]

香港房屋協會「資助出售房屋項目 2025」  
Hong Kong Housing Society Subsidised Sale Flats Project 2025  
觀塘(北部)「峻然」Hemma Emerald (Kwun Tong (North))  
粉嶺／上水「聚然」Hemma Fab (Fanling / Sheung Shui)

Participating banks/financial institutions providing up to 90% mortgage financing to purchasers  
參與提供最高九成按揭之銀行／財務機構

For reference only  
只供參考

Name of Banks or Financial Institutions 銀行或財務機構名稱		
1	Bank of China (Hong Kong) Limited	中國銀行(香港)有限公司
2	Bank of Communications (Hong Kong) Limited	交通銀行(香港)有限公司
3	China CITIC Bank International Limited	中信銀行(國際)有限公司
4	Chiyu Banking Corporation Limited	集友銀行有限公司
5	Chong Hing Bank Limited	創興銀行有限公司
6	CMB Wing Lung Bank Limited	招商永隆銀行有限公司
7	Dah Sing Bank, Limited	大新銀行有限公司
8	Hang Seng Bank Limited	恒生銀行有限公司
9	Industrial and Commercial Bank of China (Asia) Limited	中國工商銀行(亞洲)有限公司
10	Nanyang Commercial Bank, Limited	南洋商業銀行有限公司
11	OCBC Bank (Hong Kong) Limited	華僑銀行(香港)有限公司
12	Public Bank (Hong Kong) Limited	大眾銀行(香港)有限公司
13	Shanghai Commercial Bank Limited	上海商業銀行有限公司
14	Standard Chartered Bank (Hong Kong) Limited	渣打銀行(香港)有限公司
15	The Bank of East Asia, Limited	東亞銀行有限公司
16	The Hongkong and Shanghai Banking Corporation Limited	香港上海滙豐銀行有限公司

\* The above list of banks/financial institutions is for reference only and is subject to variation without further notice.  
以上之銀行／財務機構名單只供參考，數目如有增減，恕不另行通知。

Remarks 備註：

- (1) The above banks/financial institutions are those designated by the Hong Kong Housing Society for providing up to 90% mortgage financing to purchasers of the sale flats of Hemma Emerald and Hemma Fab. No warranty is given by the Hong Kong Housing Society that the purchaser can obtain home loan finance from any banks/financial institutions.

上述銀行／財務機構為香港房屋協會指定給予峻然及聚然單位購買人士提供最高九成按揭之銀行／財務機構，香港房屋協會並不承諾買方必能獲得銀行／財務機構提供按揭貸款。

- (2) Hong Kong Housing Society declares that the above information is for reference only. The above banks/financial institutions have the sole and absolute discretion to decide on the loan amount and other terms of granting the loan and have the right to approve or decline any mortgage loan application. The decisions by the banks/financial institutions are not related to the Hong Kong Housing Society and the Hong Kong Housing Society shall not be held responsible therefor. Regardless of whether any loan is granted or not, the purchasers shall complete the sale and purchase of the sale flats of Hemma Emerald/Hemma Fab and pay the balance of the purchase price in accordance with the Agreement for Sale and Purchase.

香港房屋協會特此聲明，上述資料只供參考之用，有關貸款額及其他貸款條件，上述銀行／財務機構會就個別情況作出決定。上述銀行／財務機構保留批准或拒絕任何按揭貸款申請之獨有的絕對酌情權。銀行／財務機構決定與香港房屋協會無關，香港房屋協會亦無需為此負責。不論貸款獲批與否，買方仍須按正式買賣合約完成峻然/聚然單位的交易及付清樓價餘款。