

## 租者置其屋計劃

### 辦理僱員購屋按揭貸款事宜

若你的僱主設有正式的僱員購屋貸款計劃，而你購得的租置計劃單位又可獲得該項計劃的按揭貸款，在辦理上述按揭前，你應事先以書面向房屋署署長申請。申請表須交予單位所屬屋邨的租約事務管理處。你必須盡早把申請書交來辦理，並須附連一封由你僱主發給房屋署署長的函件正本，該函件須逐點列明下述有關該項按揭貸款的資料：

- (1) 按揭單位的地址；
- (2) 按揭人姓名；
- (3) 在按揭文件所註明的借款人姓名(借款人須為上述第(1)項所指單位的其中一位或全部購買人)；
- (4) 貸方名稱；
- (5) 借款人為購買上述第(1)項所指單位所借取的貸款實額[這筆款項不得超逾上述第(1)項所指單位的買價餘額，即實際樓價減去已付的首期/意向金；或現有按揭未償還的本金金額(如適用者)]；
- (6) 僱員優惠年息，並須註明該利率是固定還是日後可予以調整；
- (7) 按月還款期總數(須註明該期數是固定的還是日後可予以調整)或其他還款方法；
- (8) 說明借款人是否貸方的僱員[若借款人並非貸方的僱員，則須註明借款人的僱主名稱，並說明為何上述第(1)項所指的單位，會根據借款人僱主所提供的僱員購屋貸款計劃而按揭予貸方]；
- (9) 證明借款人是否已經有資格獲得其僱主所提供的僱員購屋貸款福利；以及
- (10) 證實上述第(1)項所指的單位，現時是否已作按揭或法定抵押。

房屋署房屋資助分處處處理僱員購屋按揭貸款的申請需要一段時間，可能未及於你的最後清繳買價餘額限期內完成，屆時你可能需要繳付買賣條款內所規定的遲繳買價餘額的利息罰款。此外，獲得房屋署書面同意僱員購屋貸款的申請人士，需繳付行政費用予房屋委員會，現時收費為每份同意書港幣 1,950 元。

以上資料僅供參考，一切須以日後批准書及法律文件所載條款作實。

## 租者置其屋計劃 申請僱員購屋貸款同意書

我/我們是 \_\_\_\_\_ 邨 \_\_\_\_\_ 樓 \_\_\_\_\_ 室的「租者置其屋計劃」購買人。我/我們的認購申請已於 \_\_\_\_\_ 年 \_\_\_\_\_ 月 \_\_\_\_\_ 日獲批准，現向貴處申請僱員貸款同意書。

我/我們的貸款資料如下：

- (1) 按揭單位的地址： \_\_\_\_\_
- (2) 按揭人姓名： \_\_\_\_\_
- (3) 借款人姓名： \_\_\_\_\_
- (4) 貸款額(不得超逾樓價餘額或現有按揭未償還的本金金額)：港幣 \_\_\_\_\_ 元
- (5) 還款方法(請在適用的空格內加上✓ 號)：  本利歸還 /  淨還利息
- (6) 僱用機構/貸方名稱： \_\_\_\_\_
- (7) 僱員優惠年息： \_\_\_\_\_ 厘( \_\_\_\_\_ 銀行不時釐定的最優惠利率減 \_\_\_\_\_ 厘)
- (8) 按月還款期總數： \_\_\_\_\_
- (9) 我/我們除向僱用機構申請貸款外，並無向其他銀行或財務機構獲得貸款。

隨函附上下列文件副本以供參考：

- (1) 由僱用機構發出的「貸款批准信」
- (2) 由房委會發出的租者置其屋計劃「認購申請書之確認信」
- (3) 租者置其屋計劃「認購申請書附表」

我/我們明白房屋署在簽發貸款同意書需要一段時間，可能未及於我/我們的最後清繳樓價餘款限期內完成。屆時我/我們可能需要繳付買賣條款內所規定的遲繳樓價餘款的利息，此外，我/我們明白房屋委員會將向我/我們收取有關簽發貸款同意書的行政費用。

購買人簽署： (1) \_\_\_\_\_ (2) \_\_\_\_\_

購買人姓名： (1) \_\_\_\_\_ (2) \_\_\_\_\_

身份證號碼： (1) \_\_\_\_\_ (2) \_\_\_\_\_

聯絡電話： \_\_\_\_\_ 傳真號碼： \_\_\_\_\_

日期： \_\_\_\_\_

## **Tenants Purchase Scheme**

### **Application for Consent to Enter into Staff Housing Loan Mortgage**

If the purchaser's employer provides a bona fide staff housing loan scheme and he / she is allowed to mortgage the TPS flat under that scheme, the purchaser should apply in writing to the Director of Housing for his approval before proceeding with any mortgage formalities. Application should be made as early as possible to the DTMO of the respective estate. Purchaser should attach to the application an original copy of the letter from his / her employer to the Director of Housing, listing in point form the following information on the staff housing loan:

1. Address of the flat to be mortgaged;
2. Name of the mortgagor;
3. Name of the borrower as specified in the mortgage documents. The borrower should be one or all of the purchasers of the flat referred to in (1) above;
4. Name of the lender;
5. Exact amount of loan obtained by the borrower for the purpose of purchasing the flat referred to in (1) above. This amount should not exceed the balance of the purchase price of the flat referred to in (1) above, i.e., the actual purchase price less the intention money paid, or the outstanding principal under the existing mortgage (if applicable);
6. The preferential interest rate per annum offered to the staff, and whether it is fixed or subject to future adjustment;
7. Total number of monthly repayment installments, and state whether it is fixed or subject to future adjustment, or other repayment methods applicable;
8. Statement of whether the borrower is the employee of the lender. If not, please provide the name of the borrower's employer, and the reason for the flat referred to in (1) above to be mortgaged to the lender under the staff housing loan scheme provided by the borrower's employer;

9. Proof of the eligibility of the borrower for the staff housing loan benefits offered by his / her employer; and
10. Proof of whether the flat referred to in (1) above is subject to any existing mortgage or legal charge.

As it will take some time for the Housing Subsidies Sub-division of the Housing Department to process the applications for staff housing mortgage loans, there is a chance that approval cannot be given before the deadline on which the purchaser is required to pay the balance of the purchase price of the flat. On such occasion, the purchaser may have to pay a penalty charge, the amount of which is equivalent to the interest on the delayed payment of the balance of the purchase price, as in accordance with the terms and conditions of the sale and purchase agreement. Applicants with written approval from the HA for mortgage under a staff housing loan scheme are required to pay the HA an administrative fee (currently at \$1,950 per Consent Letter).

The above information is for reference only. Purchasers will have to refer to the terms and conditions in the Consent Letter and the relevant legal documents.

**Tenants Purchase Scheme**  
**Application for Consent to Enter into Staff Housing Loan Mortgage**

I/We, the purchaser(s) of Flat \_\_\_\_\_, \_\_\_\_\_ Floor/House,  
\_\_\_\_\_ Estate under the Tenants Purchase Scheme, am/are writing to seek  
consent from the Housing Department in respect of my/our application for a staff housing loan.  
My/Our Letter of Offer is accepted on \_\_\_\_\_ .

Information on my/our loan is as follows :-

- (1) Address of the flat to be mortgaged : \_\_\_\_\_
- (2) Name of mortgagor(s) : \_\_\_\_\_
- (3) Name of borrower(s) : \_\_\_\_\_
- (4) Loan amount (not exceeding the balance of the purchase price of the flat or the principal  
outstanding under the existing mortgage) :  
HK\$ \_\_\_\_\_
- (5) Repayment method (please tick as appropriate) :  
 Payment of interest with principal /  Payment of interest only
- (6) Name of employer/lender : \_\_\_\_\_
- (7) Preferential Staff interest rate : \_\_\_\_\_ % per annum ( \_\_\_\_\_ % below the Best  
Lending Rate quoted by \_\_\_\_\_ Bank from time to time)
- (8) Total number of monthly installments
- (9) I/We have not obtained any other loans from any banks or financial institutions other than  
applying the loan from my/our employer.

Copies of the following documents are attached for your reference :

- (1) "Loan Approval Letter" issued by the employer
- (2) "Confirmation of Letter of Offer" issued by the Housing Authority in respect of the Tenants  
Purchase Scheme
- (3) "Schedule to the Letter of Offer" in respect of the Tenants Purchase Scheme

I/We understand that it will take some time for the Housing Department to issue the  
consent letter and that there is a chance that approval cannot be given before the deadline on which  
I am/we are required to pay the balance of the purchase price of the flat. On such an occasion, I/we  
may have to pay the interest on the delayed payment of the balance of the purchase price of the flat  
in accordance with the provisions of the Terms and Conditions of Sale. Besides, I/we understand  
that an administrative fee will be charged by the Housing Authority for the issue of the consent  
letter.

Signature of Purchaser(s) : (1) \_\_\_\_\_ (2) \_\_\_\_\_  
Name(s) of Purchaser(s) : (1) \_\_\_\_\_ (2) \_\_\_\_\_  
HKIC No(s) : (1) \_\_\_\_\_ (2) \_\_\_\_\_  
Telephone No. : \_\_\_\_\_ Fax No.: \_\_\_\_\_  
Date : \_\_\_\_\_