

租者置其屋计划

办理雇员购屋按揭贷款事宜

若你的雇主设有正式的雇员购屋贷款计划，而你购得的租置计划单位又可获得该项计划的按揭贷款，在办理上述按揭前，你应事先以书面向房屋署署长申请。申请表须交予单位所属屋邨的租约事务管理处。你必须尽早把申请书交來办理，并须附連一封由你雇主发给房屋署署长的函件正本，该函件须逐点列明下述有关该项按揭贷款的资料：

- (1) 按揭单位的地址；
- (2) 按揭人姓名；
- (3) 在按揭文件所注明的借款人姓名(借款人须为上述第(1)项所指单位的其中一位或全部购买人)；
- (4) 贷方名称；
- (5) 借款人为购买上述第(1)项所指单位所借取的贷款实额[这笔款项不得超逾上述第(1)项所指单位的买价余额，即实际樓价减去已付的首期/意向金；或现有按揭未偿还的本金金额(如适用者)]；
- (6) 雇员优惠年息，并须注明该利率是固定还是日后可予以调整；
- (7) 按月还款期总数(须注明该期数是固定的还是日后可予以调整)或其他还款方法；
- (8) 说明借款人是否贷方的雇员[若借款人并非贷方的雇员，则须注明借款人的雇主名称，并说明为何上述第(1)项所指的单位，会根据借款人雇主所提供的雇员购屋贷款计划而按揭予贷方]；
- (9) 证明借款人是否已经有资格获得其雇主所提供的雇员购屋贷款福利；以及
- (10) 证实上述第(1)项所指的单位，现时是否已作按揭或法定抵押。

房屋署房屋资助分处处理雇员购屋按揭贷款的申请需要一段时间，可能未及于你的最后清缴买价余额限期内完成，届时你可能需要缴付买卖条款内所规定的迟缴买价余额的利息罚款。此外，获得房屋署书面同意雇员购屋贷款的申请人士，需缴付行政费用予房屋委员会，现时收费为每份同意书港币 1,950 元。

以上资料仅供参考，一切须以日后批准书及法律文件所载条款作实。

租者置其屋计划
申请雇员购屋贷款同意书

我/我们是 _____ 邨 _____ 樓 _____ 室的「租者置其屋计划」购买人。我/我们的认购申请已于 _____ 年 _____ 月 _____ 日获批准，现向贵处申请雇员贷款同意书。

我/我们的贷款资料如下：

- (1) 按揭单位的地址： _____
- (2) 按揭人姓名： _____
- (3) 借款人姓名： _____
- (4) 贷款额(不得超逾樓价余额或现有按揭未偿还的本金金额)：港币 _____ 元
- (5) 还款方法(请在适用的空格内加上✓号)： 本利归还 / 净还利息
- (6) 雇用机构/贷方名称： _____
- (7) 雇员优惠年息： _____ 厘(_____ 银行不时厘定的最优惠利率减 _____ 厘)
- (8) 按月还款期总数： _____
- (9) 我/我们除向雇用机构申请贷款外，并无向其它银行或财务机构获得贷款。

随函附上下列文件副本以供参考：

- (1) 由雇用机构发出的「贷款批准信」
- (2) 由房委会发出的租者置其屋计划「认购申请书之确认信」
- (3) 租者置其屋计划「认购申请书附表」

我/我们明白房屋署在签发贷款同意书需要一段时间，可能未及于我/我们的最后清缴樓价余款限期内完成。届时我/我们可能需要缴付买卖条款内所规定的迟缴樓价余款的利息，此外，我/我们明白房屋委员会将向我/我们收取有关签发贷款同意书的行政费用。

购买人签署： (1) _____ (2) _____

购买人姓名： (1) _____ (2) _____

身份证号码： (1) _____ (2) _____

聯絡电话： _____ 传真号码： _____

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 : _____