

首次置業貸款計劃 申請須知

Home Starter Loan Scheme Information Booklet



香港房屋協會
HONG KONG HOUSING SOCIETY

前言

置業安居相信是不少香港市民的願望，香港特別行政區行政長官董建華先生在一九九七年十月份發表的首份施政報告中，倡議推行一項「首次置業貸款計劃」（下稱「貸款計劃」），希望向有需要的市民提供低息貸款，協助他們達成置業心願。

香港房屋協會（下稱「房協」）是一個獨立的非牟利機構，自一九四八年成立以來，一直透過不同類型的房屋計劃，為香港市民提供他們能夠負擔的房屋。貸款計劃由房協代表香港特別行政區政府（下稱「特區政府」）負責統籌及執行，工作範圍包括進行宣傳推廣、處理和審批市民的申請、安排發放及回收貸款等。

整項計劃涉及的貸款金額共一百八十億港元，特區政府將會在一九九八年至二零零三年間，每年從貸款基金撥出三十六億港元，透過房協向共約三萬個合資格家庭提供最高達每戶六十萬港元的置業貸款，每年約六千個家庭可以受惠。

房協希望透過這本小冊子，以深入淺出的問答方式，向市民講解房協在貸款計劃所擔當的角色，以及提供有關貸款計劃的基本資料，加深你們對這項計劃的了解。

Introduction

Property ownership is the aspiration of most Hong Kong citizens. The Chief Executive of the Hong Kong Special Administrative Region Tung Chee-hwa announced the introduction of a "Home Starter Loan Scheme" (the Scheme) in his policy address in October 1997. Under the Scheme, low-interest loans are to be granted to citizens who aspire to become property owners.

The Hong Kong Housing Society (Housing Society), is acting as an agent for the Government of the Hong Kong Special Administrative Region (the Government) in implementing the Scheme.

Housing Society is an independent not-for-profit organisation established in 1948, and has been providing affordable housing for people of Hong Kong through various housing schemes. The Housing Society will be responsible for promoting the Scheme. It will screen and process applications and arrange for the granting and repayment of the loans.

A total sum of HK\$18 billion has been provided for the Scheme. From 1998 to 2003 with an allocation of HK\$3.6 billion each year, loans can be granted to around 30,000 eligible families. Each successful applicant will be entitled to a maximum loan amount of HK\$600,000. It is anticipated that around 6,000 families will benefit from the Scheme in each of the 5 years.

In this booklet Housing Society hopes to give you a better understanding of its role and the implementation details of the Scheme by presenting essential information in an easy-to-read question-and-answer format.

1 申請人需要符合什麼條件，方可提出申請？

有意提出申請的市民，只要符合下列條件便可提出申請。申請資格的詳情如下：

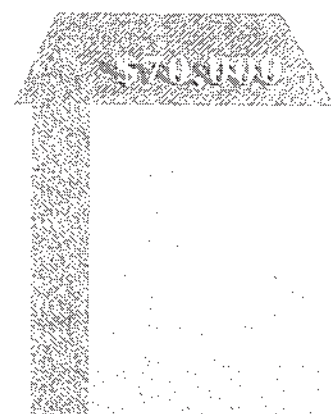
- (i) 申請書內（連同申請人）必須包括最少兩名直系親屬；
- (ii) 申請人須年滿 18 歲，於郵寄申請書前已在香港居住滿七年或以上及持有香港身份證，並擁有香港居留權或其在港的居留不受香港入境事務處所限制；
- (iii) 申請家庭的每月總收入不超過七萬港元；
- (iv) 申請家庭的資產淨值總額不超過一百二十萬港元；
- (v) 申請人及名列申請書內的家庭成員，在郵寄申請書日期前的一百二十個月內直至領取「合格證明書」時，在香港並無以任何形式，直接或間接擁有任何香港住宅物業；及
- (vi) 申請人及名列申請書內的家庭成員於郵寄申請書前均不能擁有公屋、臨時房屋區、中轉房或居者有其屋計劃的登記戶籍，或已／正享用特區政府提供的自置居所貸款或津貼。

（特區政府及房協將會定期就申請資格作出檢討，並因應實際情況作出修訂。）

2 何謂正享用特區政府提供的自置居所貸款或津貼？

假如市民目前正享用下列房屋或貸款資助，便會被視作正享用特區政府提供的自置居所貸款或津貼。這些房屋或津貼資助計劃包括：

- (i) 房屋委員會、房協及香港平民屋宇有限公司轄下公共屋邨、臨時房屋區、平房區及中轉房住戶登記冊或租約上列名的人士；
- (ii) 在香港房屋委員會「租者置其屋」、「居者有其屋」、「私人機構參建居屋計劃」、「中等入息家庭屋邨-美樂花園」及「自置居所貸款計劃」，以及房協「住宅發售計劃」、「夾心階層住屋計劃」、「夾心階層住屋貸款計劃」及「首次置業貸款計劃」等住戶登記冊上列名的業主及其申請書內的家庭成員（包括已享用上述計劃的前業主）；及
- (iii) 已享用或正享用特區政府自置居所資助計劃的人士。



Eligibility Criteria



Who are qualified?

Potential applicants should fulfil the eligibility criteria of the Scheme. Details are as follows:

- (i) The family should comprise at least two directly related members including the applicant;
- (ii) The applicant must be aged 18 or over, and prior to the application have resided in Hong Kong for seven or more years, holds a Hong Kong Identity Card having (a) the right of abode in Hong Kong or (b) stay in Hong Kong not limited by Hong Kong Immigration Department;
- (iii) Total monthly family income must not exceed HK\$70,000;
- (iv) The family should not own total disposable assets of more than HK\$1.2 million;
- (v) All family members included in the application must not own any residential properties in Hong Kong within a period of 120 months prior to the date of application and up to the date of issuance of a "Certificate of Eligibility"; and
- (vi) All family members included in the application must prior to the application not be authorised tenants/occupants of public housing units, temporary housing areas, interim housing or Home Ownership Scheme units nor have enjoyed/been enjoying home purchase assistance offered by the Government.

(The Government and Housing Society will review the eligibility criteria of the Scheme periodically and amend as and when necessary.)



What is meant by "enjoyed/been enjoying home purchase assistance offered by the Government"?

Persons who are regarded as having enjoyed or are enjoying home purchase assistance offered by the Government include the following:

- (i) Persons included in the tenants' register or tenancy agreement of public housing estates, temporary housing area, interim housing and cottage area of the Hong Kong Housing Authority, Housing Society, or Hong Kong Settlers Housing Corporation Limited;
- (ii) Persons included in the tenants' register of the Hong Kong Housing Authority's Tenant Purchase Scheme and Home Ownership Scheme, Private Sector Participation Scheme, Middle-income Family Housing Estate Melody Garden, Home Purchase Loan Scheme, Housing Society's Flat-For-Sale Scheme, Sandwich Class Housing Loan Scheme, Sandwich Class Housing Scheme and Home Starter Loan Scheme; and
- (iii) Persons who have already received or are receiving benefits under any home purchase assistance scheme offered by the Government.

3 貸款計劃對家庭組合有否限制？

貸款計劃只會接受下列家庭組合申請。家庭組合的優先次序如下：

第一優先：

- (i) 申請人＋配偶（在郵寄申請書前已獲發結婚證明書）；
- (ii) 申請人＋配偶＋子女／父母；
- (iii) 申請人＋父母；
- (iv) 申請人＋子女。

第二優先：

- (i) 申請人＋同住的兄弟姐妹；
- (ii) 申請人＋同住的祖父母（父母不在香港居住）。

3 Are there any restrictions on family composition?

Consideration will only be given to the following family compositions. Priorities of which are as follows:

1st Priority:

- (i) Applicant + spouse (Holding a Marriage Certificate before submitting an application);
- (ii) Applicant + spouse + child(ren) /parent(s);
- (iii) Applicant + parent(s);
- (iv) Applicant + child(ren).

2nd Priority:

- (i) Applicant + sibling(s) living in the same accommodation;
- (ii) Applicant + grandparent(s) living in the same accommodation (parents must not be residing in Hong Kong).

● 貸款計劃何時開始接受申請？

貸款計劃共約三萬個名額，將會在一九九八至二零零三年間分五年批出，平均每年的貸款總額為三十六億港元。若按最高貸款額每戶六十萬港元計算，每年的名額約為六千。

一九九八年的貸款計劃將會在四月十七日開始接受申請，有意申請的人士必須以郵遞方式遞交申請表，約見次序將會按照收件日期及時間的先後為準。

● 如何索取申請表格？

有興趣申請貸款計劃的市民，可親自前往房協申請組與各屋邨辦事處、房屋委員會各區房屋事務詢問處、房屋署申請部、各區民政事務處或婚姻註冊處索取申請表格。

● 申請人可否遞交多份申請書？

不可以。任何人士如同時名列超過一份申請書內，則所有申請書便會即時一併作廢。

在申請及審批期間，如因申請人的家庭狀況轉變而引致家庭組合出現變化，申請人的輪候次序將會受到影響。

● 填妥的申請表格應交往甚麼地方？

填妥的申請表格應寄往香港銅鑼灣郵政局信箱 30665 號香港房屋協會收，信封面須註明「首次置業貸款計劃」。申請人在寄交申請表時，應連同一百八十港元的劃線支票一張，支票抬頭請填寫「香港房屋協會」。無論申請成功與否，申請費用一概不會獲得發還，亦不得轉讓。



Application Procedure

1 When will applications be invited?

There will be a quota of approximately 30,000 loans over a five-year period spanning from 1998 to 2003. With an annual allocation of HK\$3.6 billion and a maximum loan amount of HK\$600,000 per successful application, the quota for each year will be approximately 6,000.

The Scheme will commence inviting applications on 17 April 1998. Potential applicants must submit their applications by post and the sequence of interview will be arranged in accordance with the date and time of applications received.

2 Where can I obtain an application form ?

Potential applicants can obtain an application form and relevant materials from the Applications Section and Estate Offices of Housing Society, Housing Information Centres of the Housing Authority, the Applications Section of the Housing Department, all District Offices and Marriage Registries.

3 Can I submit more than one application form?

No. All the applications will be cancelled if a person's name appears in more than one application form.

Changes in family composition during the processing of an application may affect the priority of the applicant.

4 Where shall I submit my application?

Completed application forms should be mailed to The Home Starter Loan Scheme, Hong Kong Housing Society, Causeway Bay P. O. Box 30665, Hong Kong. A non-refundable and non-transferrable application fee of HK\$180 in the form of a cheque or cashier order made payable to "Hong Kong Housing Society" should also be enclosed.

1 申請書將會按照甚麼方式進行處理？

貸款計劃將不會設定截止申請期限，故申請人可隨時郵寄申請。房協在接獲申請書後，將會每日為申請書編配次序號碼，以便約見申請人。當完成初步審查後，房協便會向經確定初步合乎資格的申請人發出「約見通知書」，通知申請人在指定日期出席約見。

2 初步合符資格的申請人需要經過怎樣的甄別和挑選程序？

申請人在接獲約見通知後，必須按照「約見通知書」內的指示備妥有關的證明文件，例如身份證、出生證明書、結婚證書、入息及住址證明文件等，以便房協在約見當日進一步審查資格。當申請人的資格被確認後，房協便會發信通知申請人辦理宣誓手續並領取「合格證明書」。

3 何謂「合格證明書」？

「合格證明書」是一份證書，表示房協已經接納並批准有關的貸款申請，而房協於發出有關證明書時，會向成功申請人派發透過貸款計劃購買樓宇時須依據的各項指引及其他相關資料，以及透過講座形式，向申請人詳細講解他們在選購樓宇時須注意的事項。

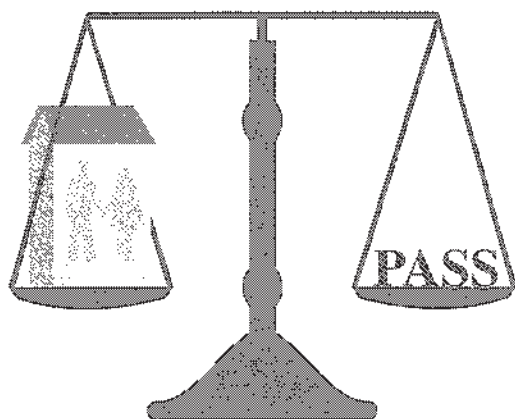
4 第二優先類別的家庭有否機會成功申請並獲發「合格證明書」？

有，房協會根據比例分配貸款名額。在每一百個名額當中，百分之八十會分配予第一優先家庭組合類別，至於其餘的百分之二十名額，則會分配予第二優先家庭組合類別。

5 「合格證明書」的有效期是否設有時限？

「合格證明書」的有效期為三個月，然而，假如成功申請人需要較長的時間揀選合適樓宇，亦可在屆滿日期前繳交二百港元的行政費用，申請將「合格證明書」的限期延長三個月。

假如經延期後成功申請人仍未能物色合適樓宇，則「合格證明書」在六個月的期限屆滿後便告失效。



Screening Procedure

1 How are the applications handled?

The Scheme is open for applications all through the year. All applications received will be assigned with application numbers on a daily basis. Notice of Interview to inform preliminarily qualified applicants on the exact date and time of interview will be sent out according to the assigned number.

2 How are preliminarily qualified applications screened and processed?

All applicants will be interviewed according to the scheduled date. Documents required, including Identity Card, Birth Certificate, Marriage Certificate, evidence on income and residence, are listed in the Notice of Interview. When an application is confirmed to be successful, a Certificate of Eligibility will be issued to the applicant.

3 What is a "Certificate of Eligibility"?

A "Certificate of Eligibility" is a certificate that entitles its holder the right to proceed with property purchase. Guidelines on property purchase will be given and successful applicants will be invited to attend a briefing session on their purchase.

4 Will families belonging to Priority 2 be awarded a "Certificate of Eligibility"?

Yes. Housing Society will issue the "Certificate of Eligibility" according to the following proportion, that is to say, for every 100 loans, 80 will be issued to families belonging to the 1st priority and the other 20 will be issued to families belonging to the 2nd priority.

5 Is there an expiry date for the "Certificate of Eligibility"?

A "Certificate of Eligibility" is valid for three months. However, an extension of 3 months will be allowed provided that the successful applicant has submitted his/her application for extension together with an administration fee of HK\$200 to Housing Society for approval.

The Certificate will automatically expire if a successful applicant is unable to purchase any unit by the end of that period.

6 申請人可否在獲發「合格證明書」後簽訂任何樓宇買賣合約？

可以。當成功申請人根據房協的指引成功物色合適單位後，便可簽訂有效的買賣合約。

7 成功申請人何時可正式領取貸款？

當成功申請人簽訂有效的買賣合約後，應在正式成交前最少十四個工作天向房協遞交有關的樓宇買賣文件及手續費二百一十五港元，以便審批貸款。在確定該物業符合貸款計劃的規定後，房協便會將貸款送交買方律師，以便成功申請人正式簽訂樓契。

6 Is a successful applicant allowed to enter into any Sale and Purchase Agreement upon the award of "Certificate of Eligibility"?

Yes. Successful applicants are allowed to enter into a binding agreement for the purchase of a unit if he/she affirms that the domestic property which he/she intends to purchase fulfils the requirements laid down by Housing Society.

7 When will I obtain the loan?

After a successful applicant has entered into a binding agreement for the purchase of a unit, he/she should submit to Housing Society at least fourteen working days prior to the completion all the related documents of the property transaction together with an administrative fee of HK\$215 for the processing of loan approval. The amount of the loan will be sent to the solicitor acting for the applicant on the day of assignment after Housing Society has confirmed that the domestic property fulfils all laid down requirements.

1 資助貸款的最高金額是多少？貸款須如何使用？

成功申請貸款的市民，可獲得的貸款額最高為六十萬港元或所購入住宅單位淨樓價的三成，兩者以較低者為準。貸款必須用於繳付購買在香港的住宅物業的淨樓價。貸款人應注意，淨樓價並不包括車位、裝修及傢俬、律師費、佣金、釐印費，以及其他稅項和開支。

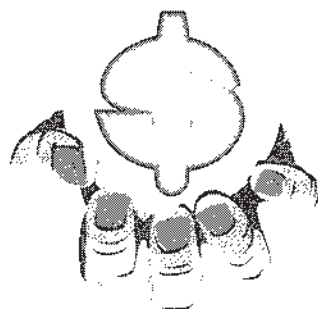
2 貸款計劃對成功申請人所選購的住宅單位有否任何限制？

成功申請人擬購入的住宅單位，樓齡必須在三十年或以下，至於樓價則並無任何限制。然而，成功申請人在購買樓宇時，必須清楚衡量本身的經濟狀況、物業市場情況、銀行按揭政策及利息安排，揀選合乎負擔能力的住宅單位。

3 申請動用貸款前，須提交什麼文件？

成功申請人在簽訂有效買賣合約後，必須向房協提交有關文件，方可獲批貸款。有關資料如下：

- (i) 擬購住宅單位的有效買賣合約副本；
- (ii) 按揭銀行發出的物業估值證明；
- (iii) 買方代表律師發出的查契證書；
- (iv) 土地註冊處發出的物業查冊備忘錄；及
- (v) 擬購物業的訂金收據。



成功申請人必須在完成物業交易手續前不少於十四個工作天，將上述資料送交房協，以便安排發放貸款。在正式發放貸款前，成功申請人須前往房協指定的律師事務所簽署貸款協議及第二按揭文件。當一切手續完成後，房協的代表律師便會在簽訂樓契日期將貸款送交買方律師。

4 還款安排如何？

成功申請人在領取貸款後，首三年內毋須還款。整筆貸款及應計累積利息，將會在成功申請人動用貸款日期起計第四年起才開始分一百二十期等額攤還，還款期為十年。

貸款利息將會分兩種不同方式計算。家庭月入三萬三千港元及以下的家庭，貸款年息為兩釐，至於家庭月入超過三萬三千港元的家庭，貸款年息則為三點五釐。

Granting & Repayment of Loans

1 What is the maximum loan amount available under the Scheme and what can I use it for?

Successful applicants will be granted a loan not exceeding HK\$600,000 or 30% of the net purchase price of the domestic property, whichever is lower. The loan has to be used for the payment of the net purchase price of a domestic property in Hong Kong. Successful applicants should note that the net purchase price of the domestic property is exclusive of considerations for car parking space, fixtures and fittings, fees and commissions, tax and stamp duty.

2 Are there any restrictions on the domestic property purchased under the Scheme?

The domestic property purchased should be less than 30 years old and there is no restriction on the price of the property. Successful applicants are reminded to take into consideration their affordability, property market situation, policies of mortgage banks and mortgage interest rates before entering into any Sale and Purchase Agreement.

3 What documents shall I submit if I want to obtain the loan?

To facilitate loan approval, a successful applicant should submit property transaction agreements and other relevant documents to Housing Society for approval after he/she has entered into a binding agreement for the purchase of a unit. Details are as follows:

- (i) A copy of the Provisional Sale and Purchase Agreement;
- (ii) A valuation report from mortgage bank;
- (iii) A Report on Title from the solicitor who acts for the applicant;
- (iv) A land search memorandum of the domestic property from Land Registry; and
- (v) Receipt for the payment of deposits.

A successful applicant has to submit the above documents to Housing Society at least fourteen working days before the scheduled completion of the purchase for approval. The successful applicant will be requested to sign a Loan Agreement and Second Charge Agreement at the office of the solicitor acting for Housing Society before a loan can be granted. The loan will be sent to the solicitor acting for the successful applicant via the solicitor acting for Housing Society on the date of signing the Agreement.

4 How should loans be repaid?

For the first three years from the draw down of the loan, no repayment is required. Repayment of loan will be by direct debit starting from the fourth year in 120 equal monthly instalments over a period of 10 years.

Interest charged will be based on the household income of a successful applicant - 2% for households with a monthly income of HK\$33,000 and below and 3.5% for households with monthly income above HK\$33,000.

1 根據貸款計劃購入的物業，其業權及其他方面有否特別限制？

透過貸款計劃購入的物業須由申請人單獨擁有或與申請書內列名的任何家庭成員聯名擁有。購入的物業只可作自住用途，成功申請人及列名在申請書內的家庭成員必須一同居住在單位內。

此外，成功申請人在償還貸款、應計利息及其他有關款項前，不得將單位出租或分租予其他人士。

2 申請人可以提早清還貸款嗎？

原則上，申請人並不可提早清還貸款，但是，如有特殊情況，房協亦可作個別考慮。申請人必須以書面方式通知房協，並需繳交一千港元費用，同時，亦必須以書面形式，保證不會在貸款三年內轉售物業，否則需要繳付樓價升值部分予房協。

3 根據這項計劃購入的物業在何時可以轉售？

為確保真正有需要的人士能夠獲得資助，貸款計劃設有若干轉售限制，而成功申請人亦必須先獲得房協的書面批准，方可轉售透過貸款計劃購入的樓宇。貸款計劃的轉售限制詳情如下：

- (i) 購入物業的首三年內一全數償還貸款及繳付樓價升值部分（按轉售或當時估值與原購入價的差額計算，以較高數額為準），不折扣後，方可轉售；或
- (ii) 購入物業滿三年後一經償還全部貸款及繳付一萬五千港元（可每年調整）手續費後，方可將單位轉售。



4 這項計劃的受益人可否享有其他房屋資助或福利？

不可以。任何透過貸款計劃的資助購置住宅單位的人士，包括申請人及申請書內列名的家庭成員，均不得再享用由特區政府、房屋委員會或房協現有及以後所提供的任何房屋資助或福利計劃。

1 Are there any restrictions on property ownership for the domestic properties purchased under the Scheme?

A successful applicant must purchase the property selected either as sole owner or jointly with his/her family members listed in the application as joint tenants. Every person included in the successful application will be required to live in the domestic property.

No letting or subletting of the domestic property is allowed until the loan has been repaid in full, including the outstanding balance, interest and other relevant costs.

2 Will early repayment of the loan be accepted?

Early repayment of the loan will not be accepted. However, special consideration will be given on a case by case basis. The borrower has to apply in writing for approval together with an administrative fee of HK\$1,000. In addition, he/she will be required to undertake that the domestic property will not be resold within three-years from the draw down of the loan. Otherwise, an appreciation in the property value upon resale will have to be returned to Housing Society.

3 For how long will the resale restrictions apply?

To ensure that beneficiaries of the Scheme are those in genuine need, a successful applicant is required to abide by the resale restrictions. The successful applicant has to obtain permission from Housing Society in writing to resell the domestic property. Details of the resale restrictions are as follows:

- (1) Years 1 to 3 - Resale will be permitted only upon repayment of the loan in full plus a charge equivalent to the appreciation in the property value calculated as the difference between the resale price and the original purchase price, or the difference between the assessed value and the original purchase price, whichever is greater; or
- (2) Year 4 onwards - Resale will be permitted upon repayment of the loan in full or any outstanding portion of the loan for the time being plus a charge of HK\$15,000 (subject to annual review).

4 Will successful applicants be allowed to enjoy other similar housing subsidies or benefits?

No. Successful applicants of the Scheme, including the applicant and family member(s) included in the application, are not qualified for any other housing subsidies or benefit given now or in the future by the Government, the Hong Kong Housing Authority or Housing Society.

申請程序八步曲

第一步 ■ 郵寄申請表格

第二步 ■ 接獲收據及申請書編號

第三步 ■ 初步合格申請者出席約見並提供詳細證明文件

第四步 ■ 獲通知申請已被接納

第五步 ■ 宣誓並領取「合格證明書」

第六步 ■ 物色樓宇、簽訂有效的買賣合約並安排按揭

第七步 ■ 遞交擬購買樓宇的資料及所需行政費用予房協審批「滿意書」

第八步 ■ 簽署樓契（貸款由房協送交買方律師）

申請垂詢，請撥熱線電話：

2882 1717

注意：在申請貸款計劃時提供虛假資料乃屬違法。一經定罪，可被罰款及判入獄，房協亦會即時追討已發放的貸款。

Application and Processing Procedure at a Glance

Step 1 ■ Submission of application by post

Step 2 ■ Receipt and notification of application number received

Step 3 ■ Submission of documents for screening during interview

Step 4 ■ Notification of success in application

Step 5 ■ Declaration and Issuance of Certificate of Eligibility

Step 6 ■ Purchase of domestic property and arrangement for mortgage financing

Step 7 ■ Submission of documents to Housing Society for issuance of Letter of Satisfaction

Step 8 ■ Signing of Assignment *(Loan to be delivered by Housing Society to the solicitor acting for the applicant)*

For enquiries, please call our Hotline:

2882 1717

Note: It is a criminal offence for an applicant to submit any false information. Once found guilty, the applicant could be fined or sentenced to imprisonment and repayment of the loan would have to be made immediately.

