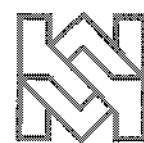




首次置業貸款計劃 1999/2000 申請須知

**Home Starter Loan Scheme
1999/2000 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 1997 年 10 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 1948 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。

貸款計劃涉及的貸款金額共 18,000,000,000 港元，在未來數年為約 30,000 個符合資格家庭提供貸款名額。1999/2000 財政年度的名額約有 6,000 個。

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.

The Scheme involves a total of HK\$18 billion to grant loans to around 30,000 eligible families in the coming years. For 1999/2000 financial year, the Scheme will provide a quota of 6,000 loans.

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：

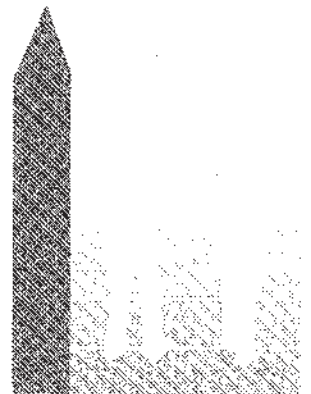
- (i) 申請書內（連同申請人）必須包括最少兩名直系親屬，而所有列入申請書內的家庭成員須居住在香港，並持有香港身份證；
- (ii) 申請人須年滿 18 歲，於郵寄申請書前已在香港居住滿 7 年或以上及持有香港身份證，並擁有香港居留權或其在港的居留不受香港入境事務處所限制；
- (iii) 申請家庭的每月總收入不超過 60,000 港元；
- (iv) 申請家庭的資產淨值總額不超過 1,200,000 港元；
- (v) 申請人及名列申請書內的家庭成員，在郵寄申請書日期前的 120 個月內直至領取「合格證明書」時，在香港並無以任何形式，直接或間接擁有任何香港住宅物業；及
- (vi) 申請人及名列申請書內的家庭成員均**不能**已／正享用特區政府提供的自置居所資助；或是香港房屋委員會，香港房屋協會及香港平民屋宇有限公司轄下公共屋邨租約上之戶主；或是中轉房，臨時房屋區，平房區的暫准居住證持有人（列名在該等房屋類別登記冊上的家庭成員，若能在向房協申請「滿意書」時，出示有關機構同意其取消戶籍的證明文件則除外）。

（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資助？

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資助：

- (i) 香港房屋委員會、香港房屋協會轄下的「居者有其屋計劃」、「私人機構參建居屋計劃」、「中等入息家庭屋邨」美樂花園、「居屋／私人機構參建居屋計劃／住宅發售計劃」第二市場單位、「租者置其屋計劃」、「可租可買計劃」、「住宅發售計劃」、「自置居所貸款計劃」、「夾心階層住屋貸款計劃」、「夾心階層住屋計劃」、「首次置業貸款計劃」等住屋資助計劃下購買物業之業主（包括前業主）。



1 Who are qualified?

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

- (i) The family should comprise at least 2 directly related members including the applicant and all family members included in the application must be residing in Hong Kong and holding a Hong Kong Identity Card;
- (ii) The applicant must be aged 18 or over, and prior to the application have resided in Hong Kong for 7 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\$60,000;
- (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 not** have enjoyed or are enjoying home purchase assistance offered by the Government, nor be tenants of public housing estates or licensees of interim housing, temporary housing area and cottage area operated by the Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Settlers Housing Corporation Limited (except for the family members listed in the above tenants' register if they can provide relevant proof of their deletion from the register at the time they apply for the "Letter of Satisfaction" for the property purchased under the Home Starter Loan Scheme).

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

2 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) Registered owners (including ex-owners) of units purchased under the Hong Kong Housing Authority's Home Ownership Scheme, Private Sector Participation Scheme, middle income family housing estate - Melody Garden, secondary market flats of Home Ownership Scheme/Private Sector Participation Scheme/Flat-For-Sale Scheme, Tenants Purchase Scheme, Buy or Rent Option Scheme, Home Purchase Loan Scheme, Hong Kong Housing Society's Flat-For-Sale Scheme, Sandwich Class Housing Loan Scheme, Sandwich Class Housing Scheme and Home Starter Loan Scheme.

- (ii) 凡購得「居者有其屋計劃」、「私人機構參建居屋計劃」、「中等入息家庭屋邨」美樂花園、「居屋／私人機構參建居屋計劃／住宅發售計劃」第二市場單位、「租者置其屋計劃」、「可租可買計劃」、「住宅發售計劃」、「夾心階層住屋計劃」等住屋資助計劃物業時填報之家庭成員、或根據「自置居所貸款計劃」、「夾心階層住屋貸款計劃」、「首次置業貸款計劃」等住屋資助計劃下獲貸款／補助金的申請書上家庭成員。

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＋兄弟姐妹；
- (ii) 申請人＋祖父母（父母不在香港居住）。

1 貸款計劃何時開始接受申請？

貸款計劃在未來數年為約 30,000 個符合資格家庭提供貸款。1999/2000 財政年度的名額約有 6,000 個。

1999 年的貸款計劃在 6 月 1 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。房協將會每日按申請書的郵戳日期，以電腦編配申請人的約見次序。

2 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、各區民政事務處及各區婚姻註冊處索取申請表格。

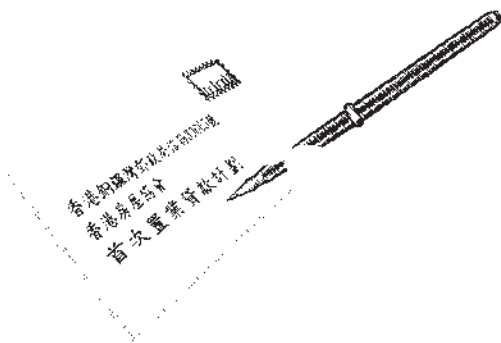
3 申請人可否遞交多份申請書？

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。

4 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 180 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。



1 When will applications be invited?

The Scheme will grant loans to around 30,000 eligible families in the coming years. For 1999/2000 financial year, the Scheme will provide a quota of 6,000 loans.

The quota for 1999/2000 commences inviting applications on 1 June 1999. Potential applicants must submit their applications by post and in accordance with the post mark date of applications received, balloting will be carried out to assign the sequence of interview for applicants.

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 all 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？

1999/2000 年度的貸款名額在 1999 年 6 月 1 日開始接受申請。在該年度預定名額接近全部批出時，房協將設定截止接受申請日期，並向市民公布。房協將接獲的申請書按郵戳日期的先後次序，用電腦抽籤方式編配優先次序號碼，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。

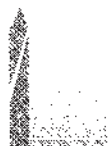
4 第二優先類別的家庭有否機會成功申請並獲發「合格證明書」？

有，房協會根據比例分配貸款名額。在每 100 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 4 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 200 港元的行政費用，申請將「合格證明書」的限期延長 2 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 6 個月的期限屆滿後便告失效。



PASS

1 How are the applications handled?

Application for the 1999/2000 quota are invited from 1 June 1999. When the quota for that year is nearly filled, Housing Society will announce to the public the closing date for application. According to postal date of applications received, computer balloting will be carried out to assign priority number to each application. 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 4 months. However, an extension of 2 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？

當成功申請人根據房協的指引（包括在「合格證明書」上列明的購樓限制）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 14 個工作天向房協遞交有關的樓宇買賣文件及手續費 215 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（或樓花按揭契約）。

8 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 600,000 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等。

成功申請人須確保其繳付物業樓價的款額不得超過港幣 1,200,000 港元。該款額不包括銀行提供物業按揭最高七成及資助貸款最高 600,000 港元。

9 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 30 年或以下。倘樓宇仍在建築期間，則樓宇之入伙紙發出日期距離「合格證明書」的簽發日期不得超逾 20 個月（即供分期之樓花物業則不受此限制）。可購入的私人住宅單位，不包括政府資助的出售單位，如「居者有其屋計劃」、「私人機構參建居屋計劃」、「租者置其屋計劃」、「可租可買計劃」、「住宅發售計劃」、「夾心階層住屋計劃」等，但已補地價或不再受售樓及轉讓限制束縛者則除外。

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

Successful applicants are allowed to enter into a binding agreement for the purchase of a unit if the domestic property which he/she intends to purchase fulfils the requirements laid down by Housing Society (including the property restrictions listed on the "Certificate of Eligibility").

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 14 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 (or equitable charge) after Housing Society has confirmed that the domestic property fulfils all laid down requirements.

8 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 etc.

The successful applicant should ensure that his contribution towards the purchase price of the property must not exceed HK\$1.2 million, excluding bank mortgage up to 70% of the net purchase price of the property and the amount of loan obtained under the Scheme.

9 Are there restrictions on the domestic property purchased under the Scheme?

The domestic property purchased should be less than 30 years old. In the case of a pre-sale unit, the occupation permit is to be issued within 20 months from the issue date of a "Certificate of Eligibility" (except for the creation of an equitable mortgage). The private domestic property to be purchased does not include units which are sold under subsidised schemes granted by the Government, including but not limited to Home Ownership Scheme, Private Sector Participation Scheme, Tenants Purchase Scheme, Buy or Rent Option Scheme, Flat-For-Sale Scheme, Sandwich Class Housing Scheme, except where premium has been paid or where the resale restriction has been uplifted.

10 如選購樓花，可否選擇「即供分期」付款方法？

可以。申請人如果購買樓花而選擇「即供分期」付款方法，在提交文件及獲房協批出滿意書後，貸款將於清付全部樓價尾數當日，透過房協律師送交買方代表律師，而該筆貸款必須全數用以繳付樓價餘額。申請人並須注意下列事項：

- (i) 申請人必須為有關樓花物業之第一手買家，並與發展商直接簽署買賣合約。
- (ii) 貸款及應計累積利息，由動用貸款日期起計，在第四年開始，分 120 期每月等額攤還，還款期為 10 年。
- (iii) 轉售物業限制期，由動用貸款日期起至簽署轉讓樓契日期後 3 年為止。

11 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 14 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認可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。

12 還款安排如何？

成功申請人在領取貸款後，首 3 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 120 期等額攤還，還款期為 10 年。

貸款利息將會分兩種不同方式計算。家庭月入 31,000 港元及以下的家庭，貸款年息為兩釐，至於家庭月入超過 31,000 港元的家庭，貸款年息則為三釐半。

10 Can an Applicant choose to pay full purchase price and create an equitable mortgage for a unit in an uncompleted building before taking up the assignment of the unit?

Yes. For an Applicant who purchases a unit in an uncompleted building and chooses to pay full purchase price before taking up assignment of the unit, the loan will be forwarded, on the due date for payment of the balance of purchase price, through Hong Kong Housing Society's solicitor to the Applicant's solicitors in the purchase of the unit after the Applicant has submitted the relevant documents and obtained a Letter of Satisfaction. The full amount of the loan has to be applied towards payment of the balance of purchase price. Please note that:

- (i) The successful Applicant must be a first hand purchaser from the developer vendor and has entered into a sale and purchase agreement directly with the developer vendor.
- (ii) The loan and accrued interest thereon shall be repayable by 120 equal monthly instalments starting from the 4th year after the date of advance of the loan.
- (iii) The resale restrictions apply during the period commencing on the date of advance of the loan and ending on the date falling 3 years after the date of assignment.

11 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 binding Sale and Purchase Agreement;
- (ii) A valuation report from the 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 Assignment.

12 How should loans be repaid?

For the first 3 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\$31,000 and below and 3.5% for households with monthly income above HK\$31,000.

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 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預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3年內（如選購樓花，由動用貸款日期起至簽署轉讓樓契日期後3年為止）——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3年後——經償還全部貸款及繳付15,000港元（可每年調整）手續費後，方可將單位轉售。



3 申請人可否在購入物業的首3年內提早清還貸款？

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。

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住屋資助或福利計劃。若部份家庭成員因婚姻狀況改變，而須另行申請上述住屋計劃或津貼，房協可因實際情況作個別考慮。

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 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 prior written approval from Housing Society to resell the domestic property. Details of the resale restrictions are as follows:

- (1) Years 1 to 3 (for a purchase of a pre-sale unit, the resale restrictions apply during the period commencing on the date of advance of the loan and ending on the date falling 3 years after the date of assignment.) – 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).

3 Will early repayment of the loan within the first 3 years from the date of the assignment be accepted?

Early repayment of the loan will not be accepted. However, special consideration will be given on a case by case basis.

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. Changes in marital status of family members, resulting in the need for separate applications for these housing benefits or subsidies will be considered on an individual basis by the Housing Society.

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：

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。

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:

020 7080 1000

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.

