Hong Kong Housing Society

Sandwich Class Housing Loan Scheme (Phase II)

Invitation for Applications

公開接受申請
20/4/94 ~ 3/5/94
# SANDWICH CLASS HOUSING LOAN SCHEME (PHASE II)
## 初步申請書

### Applicant's Name (English)
申请入姓名 (英文)

### Home Address
住址

### Correspondence Address
通讯地址

### Family Details:
家庭状况:

<table>
<thead>
<tr>
<th>Name 真名</th>
<th>HK Identity Card No. 香港身份證號碼</th>
<th>Sex 性別</th>
<th>Date of Birth 出生日期 year/month/day 年/月/日</th>
<th>Relationship 與申請人關係</th>
<th>Average Monthly Income (See Note II) 每月平均收入 (請參閱注二)</th>
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* If ID Card No. is not available, please put down HKJC Certificate No.* 如果身分證號碼不全，請填寫香港身份證證明號碼

Total HK$總額

This application form should be completed and mailed to Hong Kong Housing Society, Causeway Bay, P.O. Box 30968, Hong Kong on or before 3 May 1994. A non-refundable and non-transferable application fee of HK$100 in form of a cheque or bank draft made payable to ‘Hong Kong Housing Society’ should be enclosed. Please also mark ‘Sandwich Class Housing Loan Scheme Phase II’ on the envelope. Application form not submitted by post will not be accepted.

罕有本申請書連同申請費港幣一百元以「香港房屋協會」名義填寫的支票或銀行本票須於一九九四年五月三日或以前寄回香港房屋協會九龍灣九龍灣公路，信封面請標明「夾心階層住房貸款計劃第二期」，無論申請成功與否，申請費概不退回，亦不作退還。不按郵寄方式寄交之申請書恕不接受。

Please fill in cheque no. 請填寫支票號碼

Bank 銀行名稱

**Points to note:**

**注意事項：**

1. Applicants are required to complete all the details required in the application form. Otherwise, the application may not be considered.

2. An applicant should submit only one application in each phase of the scheme and each person should not be included in more than one application. Any duplication will render all the applications disqualified.

3. The Hong Kong Housing Society reserves all rights not to accept any application.

香港房屋協會保留不接獲任何申請書之權利。

<table>
<thead>
<tr>
<th>Applicant's Name 申請人姓名</th>
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<tbody>
<tr>
<td>Correspondence Address 通讯地址</td>
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</table>
For Phase II of the Sandwich Class Housing Loan Scheme, there will be a quota of 1,500 families. A maximum loan of HK$550,000.00 or 25% of the net purchase price of the domestic property (whichever is the lower), repayable over 120 equal instalments starting from the 4th year will be granted to successful applicants. Interest will be charged at the rate of 2% per annum and calculated as from the advance of the loan. The net purchase price of the domestic property purchased should not exceed HK$3,300,000.00 and the property must be less than 20 years old (calculated as from the issuance date of the occupation permit) or a pre-sale unit, provided the occupation permit is to be issued within 15 months from the issue date of the Certificate of Eligibility. The actual purchase price must not differ from the professionally assessed value of the property by more than 10%. Net purchase price excludes considerations for car parking space, fixture and fittings, fees and commissions, tax and stamp duty etc.

**Eligibility Criteria**

Applications for Phase II of the Scheme are now invited from families matching the following basic eligibility criteria:

1. Family comprising at least two directly related members including the applicant, all residing in Hong Kong *(Note I)*

2. Total family income between HK$22,001 and HK$44,000 per month with the applicant being the major income earner *(Note II)*

3. All members included in the application must not have owned any residential properties in Hong Kong within a period of 24 months prior to 3 May 1994. They should continue not to own any domestic property during the process of the application *(Note III)*

4. The applicant must be aged 18 or over, have resided in Hong Kong for seven or more years, and either have the right of abode in Hong Kong or is holding a Hong Kong Identity Card having stay in Hong Kong not limited by the Hong Kong Immigration Department *(Note IV)*

5. Family owning total disposable assets not more than HK$1 million *(Note V)*

6. All members included in the application must not be authorized tenants/occupants of public housing units or Home Ownership Scheme nor have they enjoyed/been enjoying home purchase assistance offered by the government. *(Note VI)*

If you consider that you satisfy the above eligibility criteria and intend to obtain a loan under the scheme, please complete the preliminary application form.

**Note I**

(i) Family members include only the spouse (Marriage Certificate issued on or before 3 May 1994 must be produced), natural children or legally adopted children, parent and/or siblings of the applicant or his/her spouse.

(ii) Families consisting of single parents must produce evidence of final divorce documents with legal custody of children or a death certificate of spouse. Otherwise the spouse and all children must be included in the application.

(iii) If the applicant's sibling applying together is under 18 years old or if the sibling has reached 18 and is not working, the parents of the sibling must be included in the application.

(iv) Consideration will only be given to the following families. Their priorities are:

<table>
<thead>
<tr>
<th>Priority</th>
<th>Family Composition</th>
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<tbody>
<tr>
<td>1st</td>
<td>Applicant + Spouse and/or child(ren)</td>
</tr>
<tr>
<td>2nd</td>
<td>Applicant + parent(s)</td>
</tr>
<tr>
<td>3rd</td>
<td>Applicant + sibling(s)</td>
</tr>
</tbody>
</table>
NOTE II
(i) The applicant and all working family members included in the application must produce certificates from their employers on income from their current employments.

(ii) The applicant and all family members included in the application must fully disclose their ownership of all properties (residential or non-residential in Hong Kong or overseas), vehicles, operating business and shares (excluding shares of listed companies) during the period of 24 months immediately prior to 3 May 1994.

(iii) For computation of family income, the following will be included:
   (a) All income before tax including current salaries and wages, regular or temporary bonuses, commissions, pensions and all types of allowances except old age allowances and disability allowances from the Comprehensive Social Security Assistance Scheme. Current salaries and wages mean salaries or wages earned at the time of assessment.
   (b) All income derived from holdings described in (ii) above which are still in the possession of the applicant or any of the family members included in the application, before deduction of mortgage payments and taxes.
   (c) For irregular income or the irregular portion of total income, the average of the previous 12 months will be taken.
   (d) For self-employed applicants, evidence of income of the previous year in the form of audited accounts and tax receipts/demand notes must be produced.

(iv) The applicant and all income earning family members must produce tax receipts for the financial years 91/92 and 92/93 and tax demand notes for 93/94 (if available) or other documents acceptable to the Housing Society.

NOTE III
Properties held by private companies solely or partly owned by the applicant or any of the family members included in his/her application will be considered as owned by the applicant or that family member.

NOTE IV
Length of residence will be taken as evidenced by the relevant information on the identity card of the applicant or information from the Immigration Department records.

NOTE V
The applicant and each family member included in the application will be required to declare the total assets in his/her possession in the form of landed property at current market value (after deducting outstanding mortgage amount, if any), stocks and shares at current value, vehicles, bank deposits and unit trust funds (local and/or overseas).

NOTE VI
The following categories of persons are not eligible to apply:
(i) Persons included in the tenants’ register of public housing estates of the Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Settlers Housing Corporation Limited, temporary housing area and cottage area;

(ii) Persons included in the tenants’ register (current or ex-ownership accords) of the Hong Kong Housing Authority’s Home Ownership Scheme, Private Sector Participation Scheme, middle income family housing estate Melody Garden, Home Purchase Loan Scheme, Hong Kong Housing Society’s Flat-For-Sale Scheme and Sandwich Class Housing Loan Scheme.

(iii) Persons who have already drawn benefit under government home purchase assistance schemes or who are entitled to such schemes as a condition of employment.
(iv) Holders of a valid Certificate of Eligibility of Sandwich Class Housing Loan Scheme Phase I.

APPLICATION PROCEDURES

1. All applications will be assigned with priority numbers at random by a specially designed computer balloting programme. Results of the ballot will be published on 13 May 1994 in the South China Morning Post and Sing Tao Daily and copies will be displayed in Housing Society offices for public inspection. In addition, applicants will be notified individually in writing of their balloted priority number.

2. Applicants will have to attend interviews in person at the Hong Kong Housing Society office in accordance with priority numbers and family composition preferences until the quota of 1,500 for this phase is filled. All necessary documents to verify their eligibility under the scheme must be provided within a specified time frame. Failure to do so will result in disqualification.

3. The successful applicant and all the family members included in the application who are aged 18 or over will be required to make statutory declarations under the Oaths and Declarations Ordinance, Cap. 11, Laws of Hong Kong that all the information and documentation supporting the application are true, correct and accurate to the best of their knowledge.

4. If the applicant is successful in his/her application, the Hong Kong Housing Society will issue to him/her a “Certificate of Eligibility” confirming that he/she is eligible for a loan under the scheme and setting out the criteria of the properties he/she may purchase under the scheme. He/she must then enter into a binding agreement for the purchase of a unit within the three-month validity period of the Certificate of Eligibility. Applicants are reminded that they should not enter into any commitment to purchase a property for the scheme until the “Certificate of Eligibility” is obtained.

5. Upon production of specified documents satisfying the Housing Society on the criteria of the property selected, the applicant will be issued a “Letter of Satisfaction”. He/she will then have to attend to the Housing Society’s solicitor’s office to execute in escrow a second charge in favour of Hong Kong Housing Society for securing the loan. The loan amount will be sent through the Housing Society’s solicitor to the solicitor representing the purchaser, to enable the deal to be completed.

6. Disqualified applicants will be individually notified in writing.

A hotline enquiry service for this scheme is available from 20 April 1994 to 3 May 1994 (Tel: 881 7484).

RESTRICTIONS

1. The successful applicant must be the sole or a joint purchaser of the property selected.

2. Every person included in the successful application will be required to live in the property acquired under the Sandwich Class Housing Loan Scheme and not to part with possession and/or sublet the said property until the loan has been repaid in full.

3. All members included in a successful application will be excluded from the further enjoyment of any form of housing benefits or subsidies offered now or in the future by the Government, the Housing Authority or the Housing Society in the form of public rental housing, Home Purchase Loan Scheme, Home Ownership Scheme, Private Sector Participation Scheme, Urban Improvement Scheme, Flat-for-Sale Scheme, and Sandwich Class Housing Schemes.

4. Resale restrictions will apply to the property purchased under the scheme.

Years 1 to 3 - Resale will be permitted only upon repayment of the loan in full plus a charge equivalent to the gain in property value calculated as the difference between the resale price* and the original purchase price without any deduction.

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.

* To prevent under-statement of the resale price, Housing Society’s professional staff will provide assessment of the then full market value of the property for resale. The resale price to be accepted should not be lower than 95% of the assessed value except in special cases where upon application by the loan holder, Hong Kong Housing Society may accept a lower resale price.
申請資格

機關住宅屋貸款計劃第二期名額共一千五百個，最高貸款額可達港幣五十萬元或購入之住宅單位的樓價七成，以較低者為準。年滿十八歲，由申請者貸款開始計算，貸款則由第四期開始，以一百二十期等額償還。購入住宅單位之樓價（即單位購入價）必須包括樓層、裝修及僱傭、牌照費、租金、印刷及其他繳稅和開支等，不得超過港幣三百三十萬元。樓齡方面，按入伙牌照發出日期計算，不得超過二十年。如屬樓花，入伙須俟於貸款申請獲批准後十五個月內發出。而有關物業的實際樓價與單位佔管之差別不得超過百分之十。

申請資格

1. 每份申請書須包括最少兩名居住在香港的人士（連申請人在內），並須為香港居民。注一
2. 家庭每月平均收入介乎港幣二萬零一千元至四萬四千元之間，申請人須為家庭中最高收入成員。注二
3. 申請人及家庭成員，必須在上一年十二月三十日前二十二個月內及申請期間，在香港並無擁有任何住宅物業。注三
4. 申請人須年滿十八歲或已在香港居住滿十五年或以上，並擁有香港居留權或持有香港身份證，而其在港的居留並不受香港人
   民入境事務處所限制。注四
5. 申請人及家庭成員無負債容量超過港幣一百萬元。注五
6. 申請人及家庭成員均不能擁有公共房屋或居屋的登記戶名，或已/正享用政府提供之自置居所資助。注六

若閣下認同自己的家庭狀況完全符合基本資格，而希望申請貸款，請填寫本申請書。

注一：
(i) 家庭成員只包括配偶（須提交本年五月三日前發出之結婚證書），申請人或配偶的直生子女或合法領養子女，父母親及／或
兄弟姊妹。
(ii) 申請人、其配偶或父母須申報有關所有子女的資料。
(iii) 單親家庭須提供親生兒死亡證或有效離婚證明文件及子女合法領養的證明文件，否則申請人的配偶及兩人所有子女均須列
入申請書內。
(iv) 申請人若與未滿十八歲或年滿十八歲而沒有工作的兄弟姐妹共同申請，其父母亦須一併列出申請書內。

有下列家庭組合可獲考慮，優先次序如下：

<table>
<thead>
<tr>
<th>優先次序</th>
<th>家庭組合</th>
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<tbody>
<tr>
<td>第一優先</td>
<td>申請人+配偶及/或子女</td>
</tr>
<tr>
<td>第二優先</td>
<td>申請人+父母</td>
</tr>
<tr>
<td>第三優先</td>
<td>申請人+兄弟姊妹</td>
</tr>
</tbody>
</table>

注二：
(i) 申請人及申請書內所列在職的家庭成員均須提交由雇主發出之薪俸證明書。
(ii) 申請人及申請書內所列家庭成員須申報在一九九四年五月三日前二十四個月內名下擁有房地產（在香港或海外之住宅及非
住宅物業）、車輛、營業牌照或股份（上市公司股份除外）的詳情。
(iii) 以下各項將計入家庭收入之內：
   (a) 薪俸前之工資、薪金、正常及臨時紅包、佣金、退休金及其他津貼，惟綜上社會保障援助計劃的老人津貼及傷殘津貼
      除外，基本薪金及工資以申請審批期間所賺取的薪俸計算。
   (b) 由上述而須及於一切投資項目中得到的收入，不得扣除按揭供款及稅項。
   (c) 計算不固定收入或總收入中的不固定部份，以過去十二個月之平均數為準。
   (d) 申請人如為自僱，須提交經核數師核數後經審核的最近期經核數年的賬目及入息稅稅收證明書，作入息證明。
   (e) 申請人及所有直系收入的家庭成員必須呈交九一／九二及九三／九四年度之薪俸稅及九三／九四年度之薪俸稅通知。

注三：
申請人或申請書內任何家庭成員獨資或擁有部分股權的私人公司所持物業，均視為由申請人或該家庭成員所擁有。
註四:

為確保有申請人身份證明上所載資料及人民入境事務處的記錄為準。

註五:

申請人及申請書內所有成員必須申報其在本港或海外擁有的總資產現值，包括房地產物業（扣除有關之按揭貸款額）、公司股
份及股票、車輛、銀行存款及單位信託基金的現值。

註六:

下列人士不適合申請資格:
(i) 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、臨時屋邨及寮屋邨住戶登記冊上列名之人士;
(ii) 在香港房屋委員會「居者有其屋計劃」、「私人機構參加居屋計劃」、「申請篡改樓宇樓宇」、「自置居所貸款計
劃」及香港房屋協會「住宅發展計劃」及「公民居屋住戶貸款計劃」等住戶登記冊上列名之人士（包括已舉行上述計劃之前業
主）。
(iii) 已享用或正享用政府自置居所資助計劃或按揭補助計劃規定有資格享有該等資助的人士。
(iv) 持有夾心階層住宅貸款計劃第一期有效證明書之人士。

申請書甄選程序:

1. 申請書將採用電腦抽籤方式編配次序號碼，抽籤結果將於一九九四年四月十三日在南華早報及星島日報刊登，並會張貼於
各房協辦事處供市民查閱。此外申請人亦可獲個別書面通知其獲配的次序號碼。
2. 申請人根據電腦抽籤號碼及家庭組合類別先後數序間接受申請人，直至本期三千五百個名額完全拋出。申請人必須於限定之
日期內提供所需文件以證明申請者資格。若證明文件不足，申請將不受理。
3. 所有合資格申請人及其十八歲以上的成員必須於審批期間可查核資格，如有資格不符資料均屬事實。
4. 經甄選後確定為合資格的申請人，獲房協發出一份「合格證明書」，「列明本計劃批准的樓宇類別等限制。合格證明書的
有效期為三個月。申請人必須在這段期間內完成簽訂一份有效購買合約。購屋合約規定的住宅單位。申請人須注意
未獲獲「合資格證明書」之前，切勿購買任何物業。
5. 在房協收到申請人的申請書時，申請人提供有關購買物業的文件確定該物業符合計劃規定的，將向申請人發出一份「同意書」，然後申請人須前
往房協指定的律師事務所簽署一份以房協協議交易書代表性的再抵押協議書。貨款將通過律師及交易方代表律師，以便完成物
業的交易。
6. 房協將向獲批據以選出的申請人發出個別書面通知。

由一九九四年四月二十日至五月三日內，如有查詢，請撥熱線電話：八八一 七四八四。

限制:

1. 所選購物業應由申請人單獨所有或與申請書內任何成員共名所有。
2. 擬批申請書內的所有成員必須在登記冊內居住以備將來揀選物業之用，以及不得放棄申請物業的業權及/或將其
所有權，直至簽訂合約時為止。
3. 擬批申請書內所有成員，一僱員不得享有由政府、房屋委員會及房屋協會今後所提供的任何住宅福利或補貼，包括出
租公共屋邨、自置居所貸款計劃、居者有其屋計劃、私人機構參加居屋計劃及市區改善計劃、住宅發展計劃及夾心階層住
宅貸款計劃等。
4. 根據此計劃購買的物業須受轉售限制。

購入物業後三年內，凡全數償還貸款及繳付樓價款首期部分（按揭款額及原購買價之差額計算，不按折扣）後，方可轉售，

購入物業後三年後，一經清償全部或部分未償還的貸款餘額及繳付港幣一萬五千手續費後，可將單位轉售。

* 須原購買價為基礎，按按揭率的標準；申請人將申請在房協裁員的抵押物時的資本值，而轉售價不得低於該資本值的十分之九五，在特殊情況下，如貸款人提出申請，

房協可能會提供較低的轉售價出售物業。
1. Computation of Income

1.1 If the applicant is an employee, his/her monthly income will be calculated as follows:
   a) Applicant's fixed basic salary per month
   b) Applicant's irregularly over-time allowance for the past 12 months
   c) Applicant's year-end double-pay and bonus for the past 12 months

   Applicant's total monthly income:
   
   \[ \text{总月收入} = 21000.00 + (12685.80 + 44000.00) \div 12 \]
   
   \[ = 21000.00 + 5472.28 + 4722.15 \]
   
   \[ = 25194.43 \]

1.2 If an applicant is the owner of a business, his/her monthly income will be calculated as follows:

   ABC Company Limited

   Allocation of shares (Suppose Mr W is the applicant)
   
   1. Mr W (Applicant) 80%
   2. Mr Y (Shareholder) 40%

   Net profit & loss account (as of 31 March 96)

   1. Directors’ remuneration for the past 12 months
      a) Mr W $180,000
      b) Mr Y $150,000

   2. Salaries for the past 12 months
      a) Mr W $94,000
      b) Other staff $132,000

   3. Net profit before taxation for the past 12 months
      Mr W’s monthly income:
      \[ \text{W先生每月收入：} = 180,000 \div 12 \]
      \[ = 15,000 \]

   2. Calculation of assets as at the time of assessment

   Assets

   I) Industrial premises
      (the current market value according to Valuation Report)
      LESS: Outstanding mortgage loan
      Value $1,680,000.00
      Debt $1,100,000.00
      (原值$1,680,000.00 - 供樓$1,100,000.00)
      $580,000.00

   II) Car
      LESS: Outstanding loan & depreciation
      Value $220,000.00
      Debt $150,000.00
      (原值$220,000.00 - 供貸$150,000.00)
      $70,000.00

   III) Shares & stocks of listed companies
      (up to the date of application)
      IV) Assets in business
      V) Bank deposits
      VI) Unit trust funds
      Total Assets

   3. Information on Hong Kong Identity Card Regarding year and type of residence in Hong Kong

   Note:
   A: the holder has the right of abode in Hong Kong
   U: the holder’s stay in Hong Kong is not limited by the Immigration Department at the time of his/her registration on the card.

   識別證件
   日期
   姓名
   性別
   出生地
   由
   類別
   有效期
   照片
   畢業年份
   身份證號

   註：
   A: 持有人享有香港永久居留權。
   U: 持有人獲准個別時在香港的居留不受請入境事務處的限制。