Sandwich Class Housing Loan Scheme (Phase IV)

Invitation for Applications

公開接受申請

17/8/95 - 31/8/95
**SANDWICH CLASS HOUSING LOAN SCHEME (PHASE IV)**

**PRELIMINARY APPLICATION FORM**

**Closing Date:** 31 August 1995

**香港房屋協會**

**申請人姓名**

**Home Address**

**Correspondence Address**

**Family Details:**

<table>
<thead>
<tr>
<th>Name</th>
<th># NK Identity Card No.</th>
<th>Sex</th>
<th>Date of Birth</th>
<th>Relationship</th>
<th>Total Monthly Income (See Note 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

**Note:** If Identity Card No. is not available, please put down Birth Certificate No.

The completed application form must be mailed to Hong Kong Housing Society, Causeway Bay P.O. Box 30968, Hong Kong on or before 31 August 1995. A non-refundable and non-transferable application fee of HK$120 in form of a cheque or cashier order made payable to 'Hong Kong Housing Society' should be enclosed. Please also mark 'Sandwich Class Housing Loan Scheme Phase IV' on the envelope. Application form not submitted by post will not be accepted.

The completed application form must be mailed to Hong Kong Housing Society, Causeway Bay P.O. Box 30968, Hong Kong on or before 31 August 1995. A non-refundable and non-transferable application fee of HK$120 in form of a cheque or cashier order made payable to 'Hong Kong Housing Society' should be enclosed. Please also mark 'Sandwich Class Housing Loan Scheme Phase IV' on the envelope. Application form not submitted by post will not be accepted.

Please fill in cheque no. Bank

**Points to note:**

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

**注意事項:**

1. 申請人必須填妥表格上所列之項目，如有遺漏，申請書不受理。

2. 一位申請人只可於每期申請計劃後申請一次，凡詳細資料重複提交者，所有申請書均不受理。

3. 香港房屋協會保留權利不接受任何申請書。
For Phase IV 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 advancement 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 issue 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 net 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 IV of the Scheme are now invited from families matching the following basic eligibility criteria:

1. The family should comprise at least two directly related members including the applicant and all family members included in the application must be residing in Hong Kong (Note I)

2. Total family income must be between HK$25,001 and HK$50,000 per month with the applicant being the major income earner (Note II)

3. All family members included in the application must not have owned any residential properties in Hong Kong in any form or manner directly or indirectly within a period of 24 months prior to 31 August 1995 and during the process of the application (In case of any uncertainties or disputes, the Housing Society’s decision shall be final and conclusive.) (Note III)

4. The applicant must be aged 18 or over having resided in Hong Kong for seven or more years, and he/she must 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. The family should not own total disposable assets of more than HK$1 million (Note V)

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

**Note I**

(i) Family members include only the spouse (Marriage Certificate issued on or before 31 August 1995 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>
</tr>
</thead>
<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 employment.

(ii) The applicant and all family members included in the application must fully disclose details of all properties (residential or non-residential in Hong Kong or overseas), vehicles, operating business and shares (excluding shares of listed companies) which they own or hold as trustee or in any capacity whatsoever during the period of 24 months immediately prior to 31 August 1995.

(iii) The applicant and all income earning family members must produce tax returns and/or tax demand notes for the previous year or other documents acceptable to the Housing Society.

(iv) 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 gross 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, taxes and other outgoings.

(c) For irregular income or the irregular portion of total income, the average of the previous 12 months will be taken.

(d) In addition to sub-clause (a), (b) and (c) hereof, for self-employed applicants, evidence of income of the previous year in the form of audited accounts and tax demand notes must also be produced for assessment.

**Note III**

(i) 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.

(ii) Examples of having an interest in residential properties:

(a) having entered into a binding agreement for sale and purchase to purchase a residential unit; or

(b) beneficiary of an estate of a deceased person which includes a residential unit; or

(c) own a residential property which is subject to a binding agreement for sale and purchase.

(iii) Examples in (ii) above are given as illustrations only and are not intended to be exhaustive.

**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). The applicant and each family member included in the application will also be required to declare full details of all properties which are being held or were held by them in the capacity of trustee or in any capacity whatsoever.

**Note VI**

The following categories of persons are **not eligible** to apply:

(i) Persons included in the tenants’ register or tenancy agreement 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 (including ex-owners) of 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, Sandwich Class Housing Loan Scheme and Sandwich Class Housing Scheme.
(iii) Persons who have already drawn benefit under government home purchase assistance schemes.
(iv) Holders of a valid Certificate of Eligibility of Sandwich Class Housing Loan Scheme Phase III.

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 8 September 1995 in the South China Morning Post and Sing Tao Daily and copies will be displayed in the Housing Society’s offices for public inspection. In addition, applicants will be notified individually in writing of their balloted priority numbers.

2. Applicants will have to attend interviews in person at the Housing Society’s 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 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 a loan agreement setting out the terms for advancing the loan and 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 for the payment of purchase price or part thereof and to enable the deal to be completed.

6. The successful applicant is required to execute a first charge in favour of a participating bank of the Scheme in such standard format as agreed between the Housing Society and the participating banks.

7. Interviewed applicants will be individually notified in writing of their application results.

A hotline enquiry service for this Scheme is available from 17 August 1995 to 31 August 1995 (Tel: 2882 7711).

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. (subject to clause 4 hereof)

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 Hong Kong Housing Authority or Hong Kong 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. Written consent has to be obtained from Housing Society for resale and 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.
申請資格

英商渣黎業資助貸款計劃第四期，現公開接受申請，基本資格如下：

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），並須為監系親屬。（註一）
2. 每月家庭總收入介乎港幣二萬五千至五萬元之間。申請人須為家庭中最高收入成員。（註二）
3. 申請人及家庭成員必須在九五八五至九四四十二個月內於香港居住。申請人在香港並無以任何形式，包括現居間擁有任何住宅物業。（假定任何爭議，房產的決定為最後的決定）。（註三）
4. 申請人須年滿十八歲，且已在香港居住滿年或以上，並擁有香港居住權名義下住宅物業及在香港的居留並不受香港出入境事務處限制。（註四）
5. 申請人及家庭成員總資產淨值不超過港幣一百萬元。（註五）
6. 申請人及家庭成員不得擁有如同資產或資產的轉讓文件，或已/正享用政府提供之自置居所資助。（註六）

註一：

(i) 家庭成員包括配偶（須提交本年八月三十一日前發出之結婚證書），申請人或配偶的親生子女或合法結婚子女，父/母及/或兄弟姊妹。
(ii) 某些家庭須提供配偶死亡證明或有效離婚證明文件及子女合法養育權的證明文件，否則申請人的配偶及子女所有子女均須列入申請書內。
(iii) 申請人若與未滿十八歲或年滿十八歲而沒有工作的兄弟姊妹共同申請，其父母亦須一併列入申請書內。
(iv) 玖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>
</tr>
</thead>
<tbody>
<tr>
<td>第一優先</td>
<td>申請人 + 配偶及子女</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>

註二：

(i) 申請人及申請書內所有在職的家庭成員均須提交由現職僱主發出之薪金證明書。
(ii) 申請人及申請書內所有家庭成員曾申請在一九五五年八月三十一日以前的二十四個月內名下擁有或以信託人或其他名義擁有在香港或海外之房屋（住宅或非住宅）、車輛、住宅白金或股份（上市股份除外）詳情。
(iii) 申請人及所有擁有之財產必須呈交過去一年之財務報告及/或或氣報等有關報告或其他認可文件。
(iv) 以下各項須計算在入息收入之內：
   (a) 稅務清繳之基本薪金、工資、津貼及有按定花紅、津貼、退休金及任何津貼，按有關法律議定之標準計算。
   (b) 申請人及申請書內所有家庭成員之現金收入，不得扣除按揭供款、稅項或其他支出。
   (c) 稅務清繳之基本薪金及有關入息收入中之未固定部分，以過去十二個月之平均數為準。
   (d) 申請人具備自僱，則須另提交財務報告及過去一年之財務報告，作為入息證明。

註三：

(i) 申請人或申請書內任何家庭成員或其有關股份持股的私人公司持有物業，均視為由申請人或該家庭成員所持有。
(ii) 申請人或申請書內任何家庭成員在下列情況下，亦會被視作擁有住宅物業：
   (a) 已簽署有效的買賣合約購買住宅物業；
   (b) 作為業權業主，而業權中包括住宅物業；或
   (c) 有住宅物業，而已簽署有效的買賣合約出售該物業
(iii) 上述的(ii)項所提及的情況視作解釋申請資格第三項有關擁有物業之定義，並未涵括所有情況。


註四：

需確認申請人身份證上所示資料或人民入境事務處的紀錄為準。

註五：

申請人及申請書內所有家庭成員必須申報其在本港或海外擁有的物業及現金，包括房地產物業（包括有關之按揭貸款額）、公司股份及股票、車輛、銀行存款及單位信託基金的現值。申請人及申請書內所有家庭成員必須申報以信託人或以其他名義持有任何物業的詳情。

註六：

下列人士不符合申請資格：

(i) 香港房屋委員會、香港房屋協會及香港房屋合作社所轄下公共屋邨、臨時屋邨及房托基金在戶登記冊或租約上列名之人士。
(ii) 已享用或正享用政府公共屋邨受資助計劃的人士。
(iii) 持有本項房產業資助計劃第三期有效合格聲明書之人士。

申請書填寫程序：

1. 申請書將採用電腦抽籤方式編排次序號碼。編排結果於一九九五年九月二日在南華早報及星島日報刊登，並會張貼於各房協辦事處作為公開查詢。此外，申請人亦將獲得一個手冊通知其填寫的次序號碼。
2. 房協將根據電腦抽籤號碼及家庭組合類別優先次序選出申請人，直至本項一千五百個名額完全批出。申請人必須於限定之日期內提供所需文件以證明申請資格，並證明文件不足，申請將不受理。
3. 所有合格申請人及其十八歲以上的家庭成員須依循香港法例辦理登記，保證所提供的資料均屬真實。
4. 儘管最後確定為合格的申請人，將獲發放一份「合格聲明書」，列明本計劃批准購買的樓宇類別等限制。合格聲明書的有效期為三個月，申請人必須在限定期間內完成購買有關的商業買賣合約，購屋計劃計劃規定的住宅單位。申請人須注意未接獲「合格聲明書」之前，切勿購買任何物業。
5. 在房協收到申請人提交有關購屋物業的文件後，將對申請人發出一份「購屋申請書」。然後申請人須前往房協指定的律師事務所簽署一份資料，並以香港房協認為可以的申請人形式發給律師協議書。該協議書將透過律師交由負責人律師，以確定物業的交易。
6. 签約物業後，申請人須向前參與此計劃之銀行辦理按揭手續。
7. 已獲接見的申請人將獲房協指派職員通知申請結果。

由一九九五年八月十七日至八月三十一日內，如有查詢，請撥熱線電話：二八二二 七七一一号。
WORKED EXAMPLES

1. Computation of income

1.1 If the applicant is an employee, his/her monthly income will be calculated as follows:
   a) Applicant's basic salary per month
   b) Applicant's irregular overtime 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:

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) 60%
   2. Mr. Y (Shareholder) 40%

   Profit & loss account for the previous financial year
   1. Directors' remuneration for the past 12 months
      a) Mr. W
      b) Mr. Y

   2. Net profit before taxation for the past 12 months
      Mr. W's monthly income:

   If Mr. W also draws salary from the business, the calculation method of his salary will be the same as that shown in 1.1 and this amount will be added to his total monthly income.

2. Calculation of assets as at the time of assessment

   Assets
   1) Industrial premises
      (the current market value according to Valuation Report)
      LESS: Outstanding mortgage loan

2) Car
      LESS: Outstanding loan & depreciation

III) Shares & stocks of listed companies
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

CHIM, Sin Ying
強 影
5124 0241 1758

Date of Birth: 05-12-1961
Date of Issue: 07-09-1987
Identity Card number: J128128 (B)

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 of the card.

Note:
A - 持有人擁有香港居留權。
U - 持有人於登記造冊時在香港居留不受入境事務處的限制。

3. 香港身份證正面所載有關居住權及居留年期資料

3. 人士於登記造冊時在香港居留不受入境事務處的限制。