## 有關物業按揭貸款的審慎措施 PRUDENTIAL MEASURES ON PROPERTY MORTGAGE LOANS

香港金融管理局及香港按揭證券有限公司 於2015年2月27日推出的新一輪有關物業 按揭措施經已生效。為提醒持牌人充分了 解新措施內容,以便向客戶作出適當建 議,監管局於2015年3月6日發出一封「致 持牌人函件」,並已電郵給所有持牌人。 持牌人可於監管局網頁(持牌人>致持牌 人函件)閱讀該函件。 The Hong Kong Monetary Authority and the Hong Kong Mortgage Corporation Limited introduced new measures on property mortgage loans on 27 February 2015 and the measures have taken effect already. To remind licensees that they should be fully conversant with the new measures, so as to be able to advise their clients appropriately, the EAA has issued a "Letter to Licensees" and emailed to all licensees on 6 March 2015. Licensees are encouraged to read the Letter which is also available at the EAA's website (Licensees > Letter to Licensees).

## 關於業主繳納差餉及/或地租須注意的事項 ADVICE TO PROPERTY OWNERS ON RATES AND/OR GOVERNMENT RENT LIABILITY

差餉物業估價署(「估價署」)發出了一篇文章,提醒各持牌人在協助買賣雙方促成物業交易時,應提醒業主如期繳交差餉及/或地租的責任,以保障買方的利益。為鼓勵持牌人參閱估價署的文章,有關文章已於2015年5月21日上載至監管局網頁(持牌人 > 其他有用資訊)。

The Rating and Valuation Department ("RVD") has issued an article to remind all licensees to raise property owners' awareness of their responsibility of making timely payment of rates and/or Government rent and to protect the purchasers' interest when assisting the vendor and purchaser in completing a property transaction. To encourage licensees to read the article, the RVD's article has been posted on the EAA's website on 21 May 2015 (Licensees > Other Useful Information).



