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ESTATE AGENTS AUTHORITY

Dear Licensees,

Re: Relaxation of Mortgage Arrangements for Subsidised Sale Flats

The Estate Agents Authority is writing to draw your attention to the relaxation of the mortgage arrangements for subsidised sale flats (“SSFs”) as endorsed by the Hong Kong Housing Authority (“HA”) on 17 November 2023.

The relaxation of the mortgage arrangements for SSFs includes extending the maximum mortgage default guarantee period and mortgage repayment period under the Deeds of Guarantee being provided to purchasers of SSFs and authorised financial institutions participating in the provision of mortgage loans for such flats.

Please refer to the attached [Press Release](#) issued by the HA with respect to the relaxation arrangements together with its Annex which includes a summary of the relaxation measures.

Licensees should note the new arrangements and that the relaxation will be applicable to SSFs sold on the primary market and the secondary market on or after **1 January 2024** and **1 March 2024** respectively; and they must not provide any inaccurate or misleading information to purchasers of SSFs.

Licensees may contact the HA at 2712 2712 for any enquiries on the above matter.

Estate Agents Authority

13 December 2023