

目錄

Contents

01

總裁寄語
CEO's Message

02

專題報道
Cover Story

05

新聞速遞
News Express

10

持續進修
CPD

11

近期常見違規
Recent Common Malpractice

12

誠信與你
Integrity in Focus

15

反洗錢專區
AML Corner

16

常見問答
Frequently-Asked-Questions

17

好•活動
Mark Your Diary

18

照片回顧
Photos recollection

20

統計數字
Statistics



韓婉萍
行政總裁

Ruby HON Yuen-ping
Chief Executive Officer

“

筆者希望各位能保持專業和謹慎，切勿因為開單心切，向客戶提供錯誤的資料。

I hope that they will maintain their professionalism and cautiousness and avoid providing inaccurate information to their clients hastily so as to seal the deal quickly.

”

樓市轉活亦要保持專業

Maintain professionalism while property market revives

政府在二月尾發表2024-25年度《財政預算案》中宣布取消所有被俗稱為「辣招稅」的住宅物業需求管理措施，同時香港金融管理局亦宣布暫停實施樓宇按揭的「壓力測試」要求，以及放寬按揭成數上限。據不少傳媒報道，樓市隨即回復交投活躍，錄得多宗成交，當中一手住宅物業更佔了不少。

監管局對政府的新措施表示歡迎，相信有關措施會有助穩定本港樓市，及有助刺激成交宗數增加，對地產代理從業員的生計帶來正面幫助。同時，筆者亦希望藉此欄目，提醒各從業員要繼續保持專業，協助消費者置業安居。

樓市相關措施有所改變，持牌人在提供最新印花稅應繳款額或物業按揭貸款措施的詳情時，更加必須小心謹慎，不得向客戶或準買家提供任何不準確或具誤導性的資料。持牌人應建議客戶，如有需要，在簽訂臨時買賣協議之前，應就其須繳付印花稅的責任尋求專業意見。同時，持牌人不得向準買家就可獲得的按揭貸款額作出任何保證。相反，持牌人應建議準買家在作出購買決定前，直接徵詢金融機構尋求財務建議。

筆者明白，樓市回復交投暢旺，各持牌人自然心急想盡快開單，但筆者希望各位能保持專業和謹慎，切勿因為開單心切，向客戶提供錯誤的資料，否則不但客戶有可能蒙受損失，有關的持牌人亦可能會被投訴，一旦被證實違規，便會受到監管局的紀律處分。這樣不但影響個人的前途，也影響行業的專業形象和聲譽。

In the 2024-25 Budget released at the end of February, the Government announced the cancellation of all demand-side management measures for residential properties, commonly known as the “harsh measures”. At the same time, the Hong Kong Monetary Authority also announced the suspension of the “stress test” for property mortgages and the relaxation of the loan-to-value ratio caps. According to the media, the property market resumed its activeness immediately and many transactions were recorded, of which a substantial portion relates to first-hand residential properties.

The EAA welcomes the Government's new measures and believes that these measures will help stabilise the local property market and stimulate an increase in the number of transactions, which will bring a positive impact on the livelihood of real estate practitioners. At the same time, I would like to remind all practitioners in this column to continue to maintain their professionalism and assist consumers to purchase their dream homes.

In view of the Government's latest initiatives in relation to the property market, licensees must be extremely careful when providing details of the latest stamp duty payable or of property mortgage loan measures, and they must not provide inaccurate or misleading information to their clients or prospective purchasers. Licensees should invite their clients to seek professional advice on their liability for payment of stamp duty, if necessary, before proceeding with the execution of the provisional agreement for sale and purchase. At the same time, licensees must not make any statement to assure prospective purchasers about the amount of mortgage loan that they could obtain. On the contrary, licensees should advise prospective purchasers to consult the financial institutions directly for financial advice before making a property purchase decision.

I understand that when the property market revives, all licensees are naturally eager to seal the deal. However, I hope that they will maintain their professionalism and cautiousness and avoid providing inaccurate information to their clients hastily so as to seal the deal quickly. Otherwise, not only may their clients suffer a loss, the relevant licensees may also be subject to complaints. Once proven to have breached our regulations, licensees may be subject to disciplinary action by the EAA. This will not only affect the individual's future, but also tarnish the professional image and reputation of the industry.