

放寬資助出售單位按揭安排 Relaxation of mortgage arrangements for subsidised sale flats

臣士管局於2023年12月13日發出一封致持牌人函件，提醒持牌人香港房屋委員會（「房委會」）已於2023年11月17日通過放寬資助出售單位的按揭安排。

放寬資助出售單位的按揭安排包括延長房委會就資助出售單位買家所提供的按揭保證契據下的最長按揭保證期及按揭還款期，以便買家向參與提供該等單位按揭貸款的認可財務機構取得按揭貸款。

持牌人應留意新安排及放寬措施將分別適用於**2024年1月1日**或之後在一手市場出售的資助出售單位及**2024年3月1日**或之後在第二市場出售的資助出售單位。持牌人不可向資助出售單位買家提供任何不準確或具誤導性的資訊。

持牌人應閱讀已載於監管局網頁的相關致持牌人函件（持牌人專區 > 致持牌人函件 > 13-12-2023）。如就上述事宜有任何查詢，可致電2712 2712與房委會聯絡。

The EAA issued a Letter to Licensees on 13 December 2023 regarding 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.

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 should read the Letter to Licensees at the EAA's website (Licensees Corner > Letter to Licensees > 13-12-2023) and may contact the HA at 2712 2712 for any enquiries on the above matter.

代理人因違反《水務設施規例》而被判處罰款的個案

The case that an agent was fined for contravening the Waterworks Regulations

臣士管局於2023年10月13日於局方網站發出一則「最新消息及提醒」，提醒持牌人有關一宗代理人因違反《水務設施規例》而被判處罰款的個案。持牌人須注意，在參與處理劏房租賃時，絕不可以協助業主濫收公用設施及服務的費用，否則持牌人本身有可能違法而被判有罪。

The EAA issued a reminder notice on the EAA's website on 13 October 2023 regarding the case in which an agent was fined for contravening the Waterworks Regulations. Licensees are reminded that when handling the tenancy of subdivided units, they should not assist the landlord to overcharge the tenants for public utilities and services or else the licensees might themselves be convicted for breaching the law.

持牌人同時應提醒客戶，所有要求租客繳付劏房的公用設施及服務的款項不得超過業主向租客提供的書面帳目中顯示經分攤的款項，否則即屬違法。

有關該宗個案詳情，請參閱政府新聞公布（www.info.gov.hk/gia/general/202310/11/P2023101100174.htm）。

Licensees should also remind their clients that it is an offence to require tenants to pay for the utility and service charges for the subdivided unit at a sum exceeding the apportioned amount as shown in the account in writing provided by the landlord to the tenant.

For details of the case, please refer to the Government press release (www.info.gov.hk/gia/general/202310/11/P2023101100174.htm).

《地產代理良好處理劏房租賃約章》最新消息 Update of the Charter on Good Practices of Estate Agents in Handling Subdivided Unit Tenancy

自《地產代理良好處理劏房租賃約章》（「《約章》」）於2023年9月12日推出以來，地產代理業界一直鼎力支持，並積極向同業推廣《約章》。截至2023年12月底，已有91間地產代理商舖簽署《約章》，率先以兩個「不會」以及六個「必會」的良好作業模式處理劏房租賃。

簽署《約章》後，有關地產代理商舖將會得到一套宣傳物品，而其商舖名稱亦會列載於監管局網站的參與名單中。《約章》全年接受報名，詳情請瀏覽監管局網頁（www.eaa.org.hk/zh-hk/SDU-Charter）。

Since the roll-out of the Charter on Good Practices of Estate Agents in Handling Subdivided Unit Tenancy (“the Charter”) on 12 September 2023, the estate agency trade has rendered firm support to the Charter and actively promoted it to their peers. As of end of December 2023, 91 estate agency shops have already signed the Charter, taking a pioneering step in demonstrating good practices in handling subdivided unit tenancies by adhering to the two “won’ts” and six “wills”.

Upon signing of the Charter, participating estate agency shops will receive a set of promotional collaterals and their shop names will be included in the online list on the EAA’s website. Enrollment of the Charter is open year-round. For more details, please visit the EAA’s website (www.eaa.org.hk/en-us/SDU-Charter).



參與《約章》的地產代理商舖在櫥窗上張貼《約章》標誌，並於店內展示宣傳物品。

Participating estate agency shops posted the Charter logo sticker on shop windows and displayed promotional collaterals inside the shops.