

再者，為了進一步提升地產代理行業的專業水平，監管局在2025年1月1日實施「第一階段的強制性持續專業進修計劃」，新入行持牌人需達到強制性持續專業進修要求。截至2025年12月31日，共有1,234名新持牌人已被納入於強制進修計劃內。

在2026年，監管局將繼續因應法例及其他市場情況在有需要的情况下更新或發出對業界的執業指引。由於《簡樸房條例》已於2026年3月1日生效(除當中部分條文將於2027年3月1日起生效)，監管局將繼續和政府及地產代理業界保持緊密溝通，亦已於今年2月推出新執業通告，讓業界有所依循。

展望未來，監管局將繼續就不同議題進行消費者教育，包括為不熟悉本地物業交易的人士提供更詳盡的資訊，尤其是有關在香港租樓及置業前要注意的事項。

Furthermore, to enhance the professionalism of the estate agency trade, the EAA launched the “Phase I of the Mandatory Continuing Professional Development (“CPD”) Scheme” on 1 January 2025, under which new licensees need to meet a mandatory CPD requirement. As of 31 December 2025, a total of 1,234 licensees have been included in the Mandatory CPD Scheme.

In 2026, the EAA will continue to update or issue guidelines to the estate agency trade on matters arising from changes in law or other market situations, where necessary. As the Basic Housing Units Ordinance has come into effect on 1 March 2026 (except certain provisions which will come into effect on 1 March 2027), the EAA will maintain close communication with the Government and the estate agency trade and has already issued a new Practice Circular in February to provide guidelines for the trade to follow.

Looking forward, the EAA will continue to conduct consumer education on various topics, including to provide more detailed information for people who are not familiar with local property transactions, especially enhancing their understanding in the points-to-note before renting or buying property in Hong Kong.

二手住宅物業買賣交易的支付安排

Payment arrangements for the sale and purchase of second-hand property transactions

監管局於2026年2月5日發出致持牌人函件，有關自2026年2月28日起，銀行業界就物業交易的支付安排(「置易付」)將擴展其適用範圍至涵蓋香港二手住宅物業買賣中涉及買方以一項按揭貸款支付有關物業的交易(「置易付(買賣交易)」)。

2026年2月5日同日，監管局規管及法律總監梁德麗女士亦出席了由香港金融管理局(「金管局」)舉辦的置易付(買賣交易)新聞發布會。

The EAA issued a Letter to Licensees on 5 February 2026, concerning the banking industry's extension of the Payment Arrangements for Property Transactions (“PAPT”) with effect from 28 February 2026 to cover the sale and purchase (“S&P”) of residential properties in Hong Kong's secondary market that involve the purchaser using a mortgage loan to pay for such property (“PAPT for S&P”).

On the same day of 5 February 2026, the EAA's Director of Regulatory Affairs and General Counsel Ms Juliet LEUNG also attended the press conference held by the Hong Kong Monetary Authority (“HKMA”) regarding the launch of PAPT for S&P.



監管局規管及法律總監梁德麗女士出席「置易付」新聞發布會。

EAA's Director of Regulatory Affairs and General Counsel Ms Juliet LEUNG attends the press conference regarding the launch of PAPT for S&P.

在置易付(買賣交易)下，物業買賣交易的成交將透過一個安全的平台讓按揭貸款資金直接從一間銀行流向另一間銀行。如同現行做法，置易付(買賣交易)下的按揭貸款以外的任何成交款項將以銀行本票及／或律師樓開出的支票交收。

為了便利各方採用置易付(買賣交易)，銀行業界提供了範本條款，供持牌人在買賣雙方原則上同意採用置易付(買賣交易)的情況下，將該範本條款納入臨時買賣合約內。有關範本條款的詳情，請參閱監管局的致持牌人函件。

儘管持牌人在香港二手住宅物業買賣交易中的角色維持不變，鑑於置易付(買賣交易)的推行，如買方需要按揭貸款以完成有關的買賣交易，監管局鼓勵持牌人：

- (i) 藉提供一份由銀行公會及金管局就置易付擬備的小冊子(「小冊子」)的複本或超連結予交易各方參考，以提示交易各方可使用置易付(買賣交易)及其目的；及
- (ii) 告知其客戶小冊子已列出使用置易付(買賣交易)進行交易的主要資格要求，以及告知其有權選擇是否採用置易付(買賣交易)。

有關置易付(買賣交易)的更多詳情，持牌人可瀏覽銀行公會不時更新的專題網頁(www.hkab.org.hk/tc/useful-information/papt)。

此外，金管局亦向地產代理業界提供櫥窗貼紙，以推廣「置易付」(買賣交易)支付安排。

Under PAPT for S&P, the completion of a property sale and purchase transaction will be done on a secure platform by enabling mortgage loan proceeds to flow directly from bank to bank. Any completion money not covered by the mortgage loan proceeds under PAPT for S&P will be settled by cashier order(s) and/or solicitor's cheque(s) as with the existing practice.

To facilitate parties' adoption of PAPT for S&P, the banking industry has provided a template clause for licensees' incorporation into the provisional agreement for sale and purchase should the vendor and purchaser both agree in principle to adopt PAPT for S&P. For details of the template clause, please refer to the EAA's Letter to Licensees.

While licensees' role in the sale and purchase of Hong Kong second-hand residential property transaction remains the same, in view of the implementation of PAPT for S&P, where the purchaser(s) will require a mortgage loan to complete the sale and purchase transaction, licensees are encouraged to:

- (i) draw the transaction parties' attention to the availability and objective of PAPT for S&P by providing a copy or the link of the leaflet on PAPT prepared by the Hong Kong Association of Banks and the Hong Kong Monetary Authority ("Leaflet") for the parties' consideration; and
- (ii) inform their clients that the key criteria for using PAPT for S&P transactions are as set out in the Leaflet and it is their choice whether to adopt PAPT for S&P.

For more details about the PAPT for S&P, licensees are advised to visit the dedicated webpage of the Hong Kong Association of Banks (www.hkab.org.hk/en/useful-information/papt), which may be updated from time to time.

In addition, the HKMA also provides shop window stickers to the estate agency trade to promote the PAPT for S&P.

