

# Premium Assessment

## 補地價計算方法

The premium assessment is based on the prevailing market value of the flat which is not subject to any alienation restrictions, and will be calculated at a proportion being the difference between the purchase price of the flat as specified in the first assignment of the flat by Hong Kong Housing Society to the first owner of that flat (“first assignment”) and its initial market value as set out in the first assignment of the flat. In other words, the amount of the premium is equivalent to the prevailing value of the discount offered at the time of purchase.

補地價的計算方法是根據屆時該單位並無轉讓限制的十足市值，按照買方原來購入單位時香港房屋協會向該單位的首位業主轉讓單位的首份轉讓契據(「首份轉讓契據」)所列明的樓價及首份轉讓契據所列明的最初市值之間的差額依比例計算。換句話說，補地價相等於原來樓價的折扣，化為現值計算。

Calculations of the premium are illustrated in the example below:

The following figures are set out in the first assignment of the flat:

Initial market value	:	\$5,000,000
Purchase price	:	\$3,500,000 (original discount of the purchase price at 30% of initial market value)

As the original discount of the purchase price represents 30% of initial market value, the amount of premium payable by the relevant owner is 30% of the prevailing market value. Assuming that the prevailing market value of the flat is \$6,000,000 when the premium is assessed:

Assumed prevailing market value	:	\$6,000,000
Premium payable	:	\$1,800,000 (30% of prevailing market value)

有關補地價的計算方法，舉例如下：

單位的首份轉讓契據列明以下數字：

最初市值	:	\$5,000,000
樓價	:	\$3,500,000 (原來樓價的折扣為最初市值的 30%)

由於原來樓價的折扣為最初市值的30%，故相關業主須繳付的補地價款項為現行市值的30%。假設計算補地價時，單位的現行市值為\$6,000,000：

假設現行市值	:	\$6,000,000
須繳付的補地價款項	:	\$1,800,000 (現行市值的 30%)

Purchasers should note that the figures and discount rates cited in the above example are for illustration purpose only. The initial market value used to calculate the discount at the time of purchase is the market value prevailing at the date of the Preliminary Agreement for Sale and Purchase (“PASP”). The actual discount enjoyed by the purchaser of a flat at the time of purchase shall be calculated based on the initial market value and purchase price set out in the PASP. Once determined, the purchase price of each flat under this sales scheme will remain unchanged during offer period. There is usually a gap of several months between determination of purchase price and execution of the PASP. During such time the market value of a flat may be adjusted in accordance with the market conditions. As a result, the discount offered at the time of purchase may be different from that offered when the purchase price was set. The amount of premium payable is calculated based on the actual discount enjoyed by the purchaser at the time of signing the PASP.

上例中所採用的數據及折扣率旨在示範計算的方法。在計算購買單位時的折扣率所沿用的最初市值，是根據買方簽署臨時買賣合約時的市值。個別單位於購買時的確實折扣率須依據臨時買賣合約中所訂明的最初市值及樓價來計算。單位的售價一經訂定及公布後，於銷售期間維持不變。訂定及公布售價與簽署臨時買賣合約一般相距約數個月，期間單位的市值可能會隨市況而有所轉變。因此，在購買單位時的折扣率或會與訂價時的折扣率有所不同。而補地價款項將以買方簽署臨時買賣合約時的實際折扣率計算。

**Note:** The assessment of premium as illustrated in the above example is based on the relevant provisions contained in the relevant Land Grant. The Hong Kong Housing Society (“HS”) does not have any right or power to vary such provisions. Further, the HS will not buy back the flats of Hemma Emerald and Hemma Fab sold under this sales scheme.

**注意：**上例所示範的補地價的計算方法乃根據相關的政府批地契約的相關條文，香港房屋協會（下稱“房協”）並無任何權力更改相關條文。再者，房協不會回購是次銷售計劃出售的峻然及聚然單位。