



**HONG KONG
HOUSING SOCIETY**
香港房屋協會

Our Reference : DMD/PDS/VY/SMS/JT/js

21 May 2025

By Email [adpa1@hklawsoc.org.hk] & By Hand

The Secretariat
The Law Society of Hong Kong
3/F Wing On House
71 Des Voeux Road Central
Hong Kong

Attn: Ms Eileen Tam

Dear Madam

**Hong Kong Housing Society (“HKHS”)
New Version of Standard Legal Charge Forms in relation to
After Sales Application & Flat-for-Sale Scheme Secondary Market**

The HKHS has undergone review of the standard legal charge forms for the mortgage loan for the sale and purchase of the residential units under the Subsidised Sale Flats Project (“SSFP”) and Dedicated Rehousing Estates Subsidised Sale Flats Project (“DRE SSFP”) completed or to be completed in or after 2024 (hereafter collectively referred as “New SSFP Projects”).

Some clauses in the mortgage forms adopted and used by the first-hand purchasers who purchased the residential units in the New SSFP Projects from HKHS and their mortgagee banks have been amended (“the amended First-Hand Mortgage Forms”) in accordance with the relevant provisions in the land grants of the New SSFP Projects.

Two Versions of Standard Legal Charge Forms

In this regard, HKHS has revised and incorporated similar amendments to formulate a new version (ver. May 2025) of Standard Legal Charge Form (Guarantee) (“Form I-G”), Standard Legal Charge Form (Non-guarantee) (“Form I-NG”) and Standard Legal Charge Form (Non-guarantee) (Mortgage Insurance Programme) (“Form MIP”) for the subsequent purchasers and their mortgagee banks in the **after-sale refinancing and FFSS Secondary Market financing** in light of the amendments made to the amended First-Hand Mortgage Forms. Those new forms shall be solely adopted for New SSFP Projects.

Nevertheless, the existing version of Form I-G (ver. Sep 2016), Form I-NG (ver. Sep 2016) and Form MIP (ver. Sep 2018) shall remain applicable to **after-sale refinancing and FFSS Secondary Market financing** of HKHS’s 24 nos. subsidised sale housing projects completed before 2024 (see Schedule I).

Details please see following illustration:

	New SSFP Projects completed in/after 2024	24 nos. subsidised sale housing projects completed before 2024
After Sale Refinancing (Not for First-Hand Sales)	Form I-G (SSF) (ver. May 2025)	Form I-G (ver. Sep 2016)
	Form I-NG (SSF) (ver. May 2025)	Form I-NG (ver. Sep 2016)
FFSS Secondary Market Financing (Not for First-Hand Sales)	Form I-NG (SSF) (ver. May 2025)	Form I-NG (ver. Sep 2016)
	Form MIP (SSF) (ver. May 2025)	Form MIP (ver. Sep 2018)

The 6 sets of documentation as listed above are enclosed for reference and circulation to your members. The PDF files for the said documentation will be sent to you by email for necessary use.

For enquiries, please feel free to contact our Ms. Tsui on 2839 2760 or Ms. Lai on 2839 7129.

Thank you for your kind assistance.

Yours faithfully
For and on behalf of
Hong Kong Housing Society



Vivian Yu
Senior Manager (Planning & Development)

Encl

24 nos. of subsidised sale housing projects completed before 2024

Sandwich Class Housing Scheme

	<u>District</u>		<u>Developments</u>
1.	Hong Kong	Ap Lei Chau	Marina Habitat
2.	Kowloon	Diamond Hill	Bel Air Heights
3.		Homantin	Cascades
4.	New Territories	Kwai Chung	Highland Park
5.		Kwai Fong	Hibiscus Park
6.		Ma On Shan	Park Belvedere
7.		Shatin	Sunshine Grove
8.		Tseung Kwan O	Radiant Towers
9.			The Pinnacle
10.		Tsing Yi	Tivoli Garden

Flat-for-Sale Scheme

11.	Hong Kong	North Point	Healthy Village (Phases 1 & 2)
12.	Kowloon	Hung Hom	Ka Wai Chuen (Phases 3 & 4)
13.		Sham Shui Po	Cronin Garden
14.		Wong Tai Sin	Kai Tak Garden (Phases 1 & 2)
15.	New Territories	Sai Kung	Lakeside Garden
16.		Tseung Kwan O	Verbena Heights
17.		Tsing Yi	Broadview Garden
18.		Tsuen Wan	Bo Shek Mansion
19.			Clague Garden Estate
20.		Tuen Mun	Kingston Terrace

Subsidised Sale Flats Project

21.	New Territories	Shatin	Greenhill Villa
22.		Tseung Kwan O	Mount Verdant
23.		Tsing Yi	Greenview Villa
24.		Tuen Mun	Terrace Concerto