

# 「置易付」



## 「置易付」

為配合數碼支付年代，並加強物業交易中的客戶保障，銀行業界已推出「置易付」，透過銀行間的電子轉賬，在現有的物業交易支付安排以外，為客戶提供多一種支付安排選項。「置易付」獲香港金融管理局及香港銀行公會全力支持，其適用範圍已由轉按交易擴展至涵蓋香港二手住宅物業買賣。

## 「置易付」為客戶帶來的好處



### 提升支付效率

「置易付」簡化物業交易中按揭貸款的資金流向，省時快捷。



### 提高支付安全

「置易付」透過銀行間系統直接進行電子轉賬，減低支付相關的風險。



### 即日資金結算

賣方可望在成交日結束前收到銷售收益的餘款。

## 使用「置易付」的主要資格要求

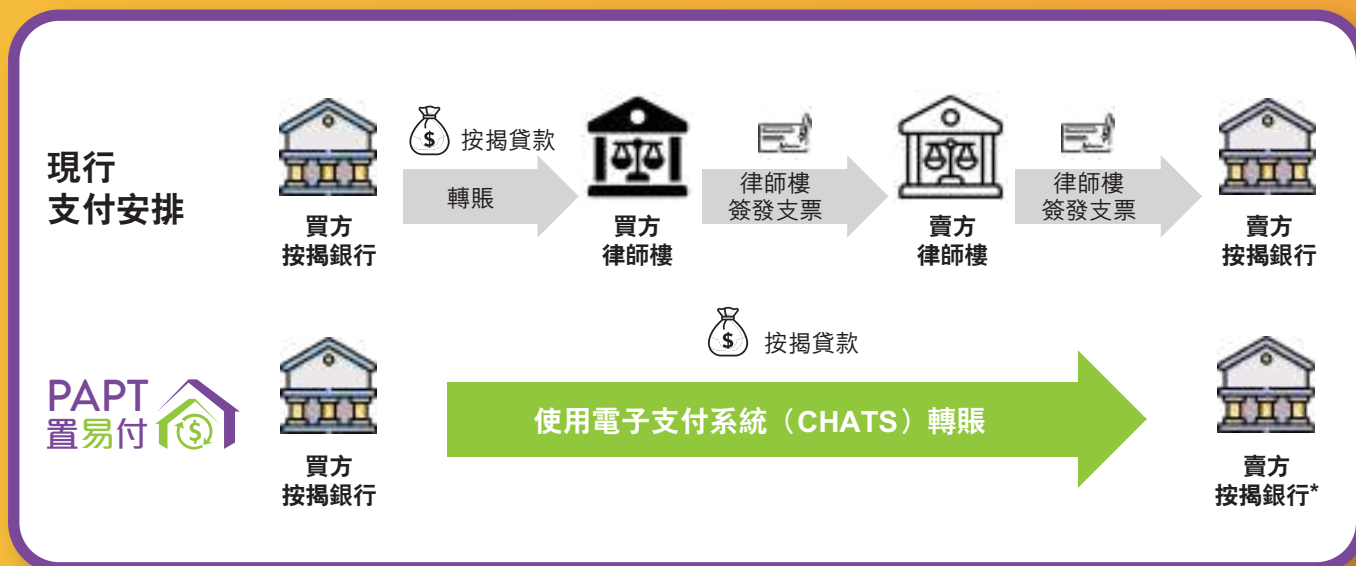
- ✓ 僅以現金對價之香港二手住宅物業買賣（包括住宅大廈內的獨立車位或住宅連車位的轉讓）；
- ✓ 買方會向提供「置易付」服務的香港銀行獲取以港元計價的按揭貸款；
- ✓ 賣方於提供「置易付」服務的香港銀行持有港元戶口；
- ✓ 物業並無多於一項按揭，也沒有轉讓限制；及
- ✓ 買方及賣方必須是個人或於香港註冊成立的法人團體。如果買方是法人團體，必須為物業控股公司。

如需進一步了解資格要求，請聯絡您的銀行或律師。

### 不符合「置易付」資格要求的物業買賣交易例子

- 香港一手住宅及商業物業買賣；
- 有關物業屬資助房屋計劃，而其轉讓限制尚未解除；
- 涉及任何非現金對價元素的物業交易；及
- 有關物業受制於押記令或其他產權負擔（第一按揭除外）。

## 現行支付安排和「置易付」下的按揭資金流向比較



此典型場景簡化流程圖僅供參考，並不代表物業買賣交易中所有可能的按揭資金流向的實際情景。

\*無論買賣雙方使用不同或相同的按揭銀行，或賣方並無現有按揭，均可使用「置易付」。

現行支付安排	「置易付」	為買方和賣方帶來的好處
經律師樓銀行戶口交收	買賣雙方銀行專用戶口 直接電子轉賬	✓ 資金到賬更安全
以實體支票 / 本票交收， 未必可即日完成結算	使用電子支付系統 (CHATS) 轉賬最快即日完成結算	✓ 提升支付效率
賣方自行存入支票	由賣方按揭銀行 提供結算憑證	✓ 即時可透過網上銀行 查詢到賬款項

## 您的選擇

您可向您的地產代理表達希望就您的物業買賣交易採用「置易付」，並在臨時買賣合約中加入相關的「置易付」條款。您所委任的律師及銀行將根據臨時買賣合約上的條款處理您的新按揭（作為買方）或贖回按揭/收取電子轉賬款項（作為賣方）。

## 查詢

若您希望進一步了解「置易付」及其好處，請聯絡您的銀行或律師了解更多詳情。



參考資訊：  
<https://www.hkab.org.hk/tc/useful-information/papt>



HONG KONG MONETARY AUTHORITY  
香港金融管理局

# Payment Arrangements for Property Transactions ("PAPT")



## Payment Arrangements for Property Transactions (PAPT)

To embrace the digital payment age and enhance customer protection in property transactions, the banking industry has introduced PAPT to provide customers with an additional payment arrangement through bank-to-bank electronic fund transfer as an alternative to the existing arrangement. PAPT is fully supported by the Hong Kong Monetary Authority and the Hong Kong Association of Banks, and its scope has been expanded from refinancing transactions to include the sale and purchase (S&P) of residential properties in Hong Kong's secondary market.

### Benefits of PAPT to Customers



#### Enhance payment efficiency

PAPT streamlines the fund flow of mortgage loan in property transactions, thereby saving time.



#### Improve payment security

PAPT reduces payment-related risks through direct bank-to-bank electronic fund transfer.



#### Same-day settlement of funds

Vendors can expect to receive the balance of sale proceeds by the end of the completion day.

### Key Eligible Criteria for using PAPT

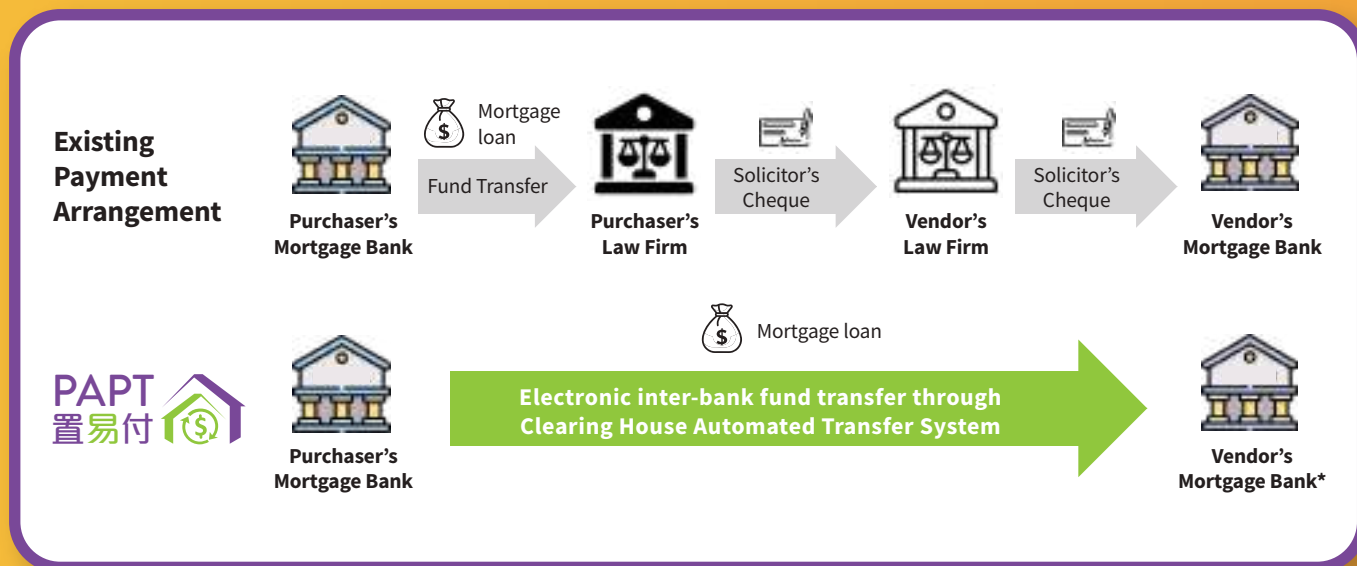
- ✓ S&P transactions of residential properties in Hong Kong's secondary market (including car parking spaces in residential buildings whether independently or together with residential units) with cash consideration only;
- ✓ The Purchaser will obtain a mortgage loan in HKD with a bank in Hong Kong that provides PAPT service;
- ✓ The Vendor has a HKD bank account in Hong Kong with a bank that provides PAPT service;
- ✓ The property is subject to no more than one mortgage, and is not subject to restrictions on alienation; and
- ✓ The Purchaser and the Vendor must either be an individual or a body corporate incorporated in Hong Kong. A Purchaser which is a body corporate must be a property-holding company.

**For further details of the eligibility criteria, please contact your bank or solicitor.**

#### Examples of Out-of-scope S&P Transactions

- Primary market and commercial property S&P transactions;
- The property is under subsidised housing schemes where the restriction on alienation has not been lifted;
- Conveyancing involving any element of non-cash consideration; and
- The property is subject to charging order(s) or encumbrances (other than a first mortgage).

## Comparison of Mortgage Fund Flow between Existing Payment Arrangement and PAPT



The simplified flowchart is for illustrative purposes of typical scenario only. It does not represent all possible factual scenarios for mortgage fund flow in conveyancing transactions.

**\*PAPT can be used when the Vendor and Purchaser use different mortgage banks, the same mortgage bank, or when the Vendor has no existing mortgage.**

Existing Payment Arrangement	PAPT	Benefits to Purchasers and Vendors
Settlement via law firms' bank accounts	Direct electronic transfer between designated accounts of banks	✓ More secure payment
Settlement by physical cheque / cashier's order. Same-day settlement may not be possible	Electronic fund transfer via CHATS. Same-day settlement at the earliest	✓ Enhance payment efficiency
Vendor to deposit cheque	Vendor's Mortgage Bank provides settlement proof	✓ Real-time checking of credited funds through online banking

## Your Choice

You can adopt PAPT for your S&P transaction by indicating your choice to your estate agent prior to signing the provisional sale and purchase agreement so that relevant PAPT clauses will be included. The solicitor and the bank appointed by you to process the new mortgage (as the Purchaser), or mortgage redemption / receipt of electronic transfer of funds (as the Vendor) will then act accordingly.

## Enquiries

If you wish to learn more about PAPT and its benefits, please contact your bank or solicitor for further details.



More Information:  
<https://www.hkab.org.hk/en/useful-information/papt>



HONG KONG MONETARY AUTHORITY  
香港金融管理局

# 「置易付」



## 「置易付」

为配合数码支付年代，并加强物业交易中的客户保障，银行业界已推出「置易付」，透过银行间的电子转账，在现有的物业交易支付安排以外，为客户提供多一种支付安排选项。「置易付」获香港金融管理局及香港银行公会全力支持，其适用范围已由转按交易扩展至涵盖香港二手房买卖。

## 「置易付」为客户带来的好处



### 提升支付效率

「置易付」简化物业交易中按揭贷款的资金流向，省时快捷。



### 提高支付安全

「置易付」透过银行间系统直接进行电子转账，减低支付相关的风险。



### 即日资金结算

卖方可望在成交日结束前收到销售收益的馀款。

## 使用「置易付」的主要资格要求

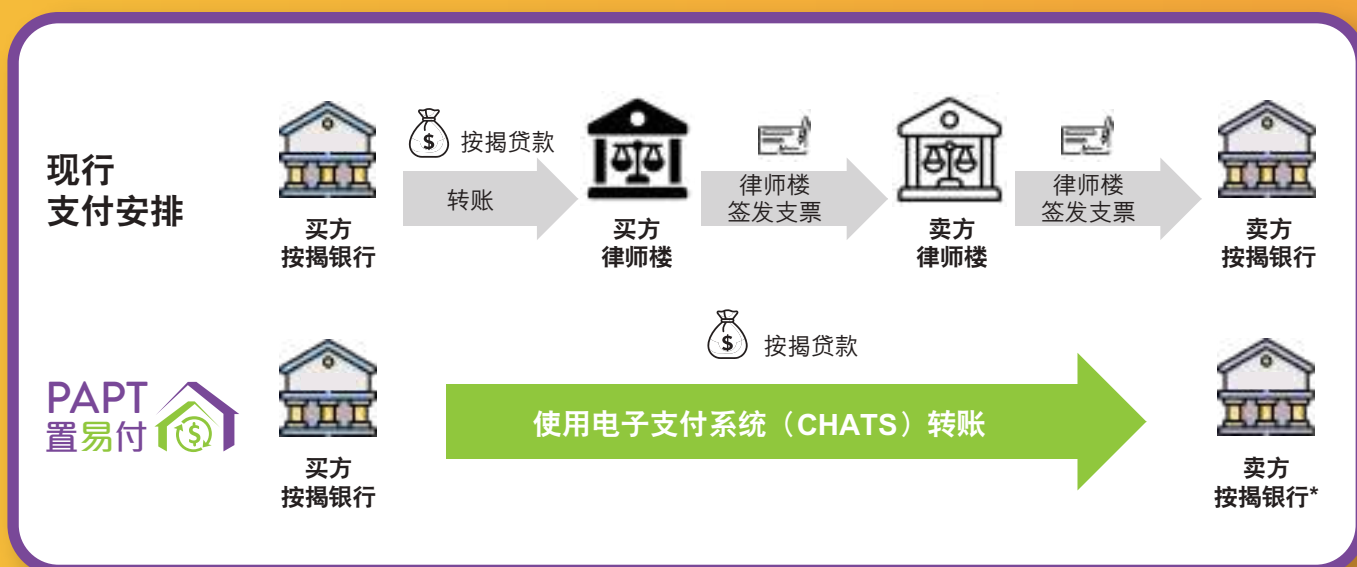
- ✓ 仅以现金对价之香港二手房买卖（包括住宅大厦内的独立车位或住宅连车位的转让）；
- ✓ 买方会向提供「置易付」服务的香港银行获取以港元计价的按揭贷款；
- ✓ 卖方于提供「置易付」服务的香港银行持有港元户口；
- ✓ 物业并无多于一项按揭，也没有转让限制；及
- ✓ 买方及卖方必须是个人或于香港注册成立的法人团体。如果买方是法人团体，必须为物业控股公司。

如需进一步了解资格要求，请联络您的银行或律师。

### 不符合「置易付」资格要求的物业买卖交易例子

- 香港一手住宅及商业物业买卖；
- 有关物业属资助房屋计划，而其转让限制尚未解除；
- 涉及任何非现金对价元素的物业交易；及
- 有关物业受制于押记令或其他产权负担（第一按揭除外）。

## 现行支付安排和「置易付」下的按揭资金流向比较



此典型场景简化流程图仅供参考，并不代表物业买卖交易中所有可能的按揭资金流向的实际情景。

\*无论买卖双方使用不同或相同的按揭银行，或卖方并无现有按揭，均可使用「置易付」。

现行支付安排	「置易付」	为买方和卖方带来的好处
经律师楼银行户口交收	买卖双方银行专用户口 直接电子转账	✓ 资金到账更安全
以实体支票 / 本票交收， 未必可即日完成结算	使用电子支付系统 (CHATS) 转账最快即日完成结算	✓ 提升支付效率
卖方自行存入支票	由卖方按揭银行 提供结算凭证	✓ 即时可透过网上银行 查询到账款项

## 您的选择

您可向您的地产代理表达希望就您的物业买卖交易采用「置易付」，并在临时买卖合同中加入相关的「置易付」条款。您所委任的律师及银行将根据临时买卖合同上的条款处理您的新按揭（作为买方）或赎回按揭/收取电子转账款项（作为卖方）。

## 查询

若您希望进一步了解「置易付」及其好处，请联络您的银行或律师了解更多详情。



參考資訊：  
<https://www.hkab.org.hk/sc/useful-information/papt>



HONG KONG MONETARY AUTHORITY  
香港金融管理局

# 新增的物業交易 支付安排



THE  
HONG KONG  
ASSOCIATION  
OF  
BANKS

香港銀行公會

## 新增的物業交易支付安排

為提升客戶保障及支付的效率，銀行業界就目前的物業交易支付安排為客戶提供多一種選擇。新增的支付安排獲香港金融管理局認可，適用於香港住宅物業的轉按交易（包括住宅大廈內的獨立車位或住宅連車位）。

## 新增的支付安排為客戶帶來的好處

在現有的支付安排下，當進行轉按交易時，按揭款項會先轉帳至律師行以作託管，然後由律師行發出支票以清繳客戶的原有按揭貸款。新增的支付安排既能配合數碼支付年代的發展，亦能在銀行之間為按揭貸款資金提供適時和直接的電子轉帳，避免出現與支付相關的風險，例如客戶資金在無法預知的情況下被凍結等，從而有效加強對客戶的保障。

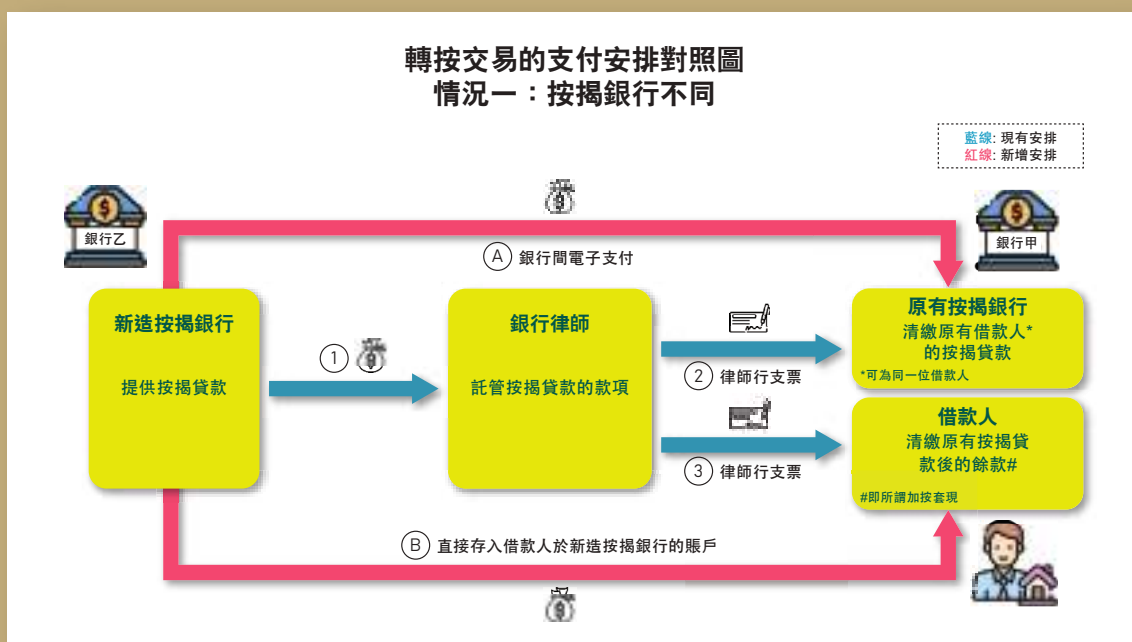
## 有關新增的支付安排

就最常見的轉按情況（即借款人轉換按揭銀行）而言，在新增的支付安排下，新造按揭銀行會把按揭款項通過銀行間即時支付系統直接支付予原有按揭銀行。若新造按揭銀行批出的貸款高於原有按揭貸款，新造按揭銀行會把餘下的款項轉至借款人在該銀行的戶口。（情況一）

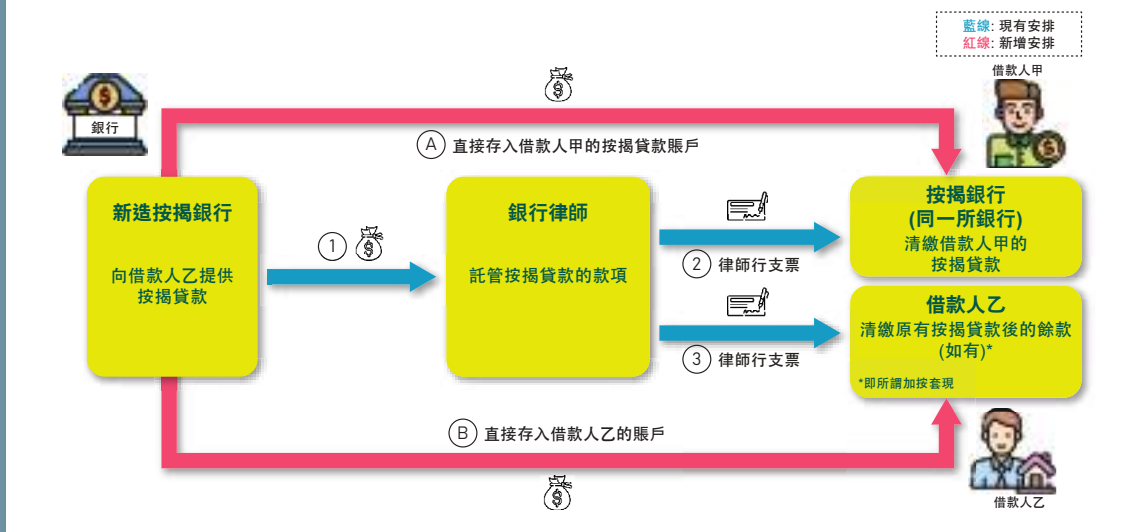
新增的支付安排亦適用於其他的轉按情況，例如在不轉換按揭銀行的情況下轉換借款人（情況二），以及就無按揭的物業進行按揭套現（情況三）等。

## 您的選擇

當您申請轉按時，您的銀行會告知您的轉按情況是否適合採用新增的支付安排。若您希望通過採用新增的支付安排減低支付相關風險，您可向銀行表示同意採用此安排。若您選擇採用此安排，您的銀行和您銀行的律師會在絕對必要的範圍及僅為執行此物業交易支付安排之下，向原有按揭銀行及其律師披露轉按安排。



## 轉按交易的支付安排對照圖 情況二：借款人不同



## 轉按交易的支付安排對照圖 情況三：就無按揭物業進行按揭套現



## 適用於新增支付安排的轉按交易

### 合資格轉按交易的一般條件

- 住宅按揭貸款（包括住宅大廈內的獨立車位或住宅連車位）；
- 物業目前只有一筆或不存在按揭；
- 新造按揭銀行之借款人僅提取一筆按揭；
- 原有按揭銀行及新造按揭銀行均為香港的銀行；及
- 現有按揭貸款及轉按按揭貸款均以港元計價

### 超出適用範圍的轉按交易例子

- 不符合上述條件的轉按交易
- 要求將套現金額支付到非新造按揭銀行的賬戶中
- 現有按揭貸款下的整筆贖回金額均使用原有按揭銀行之借款人的自有資金支付
- 受制於任何押記令的物業
- 作商業用途的轉按貸款

## 查詢

若您希望進一步了解新增的支付安排及其好處，請聯絡您的銀行以了解更多詳情。



HONG KONG MONETARY AUTHORITY  
香港金融管理局

# Additional Payment Arrangement for Property Transactions (PAPT)



THE  
HONG KONG  
ASSOCIATION  
OF  
BANKS

香港銀行公會

## Additional Payment Arrangement for Property Transactions (PAPT)

To enhance customer protection and efficiency of payment, the banking industry provides customers with an additional payment arrangement for property transactions (PAPT) as an alternative to the existing arrangement. Endorsed by the Hong Kong Monetary Authority, PAPT applies to refinancing transactions of residential properties in Hong Kong (including car parking space in a residential building whether independently or together with a residential unit).

### Benefits of PAPT to Customers

Under the existing payment arrangement, mortgage loan proceeds are transferred to law firms for custody and subsequent issuance of solicitor's cheque for repayment of customers' original mortgage loans. PAPT is introduced with a view to going abreast with the digital payment age and enhancing customer protection by providing timely and direct electronic bank-to-bank transfer of mortgage loan funds and thus reducing the risks associated with the payment, such as a freeze of customers' funds in unforeseeable circumstances.

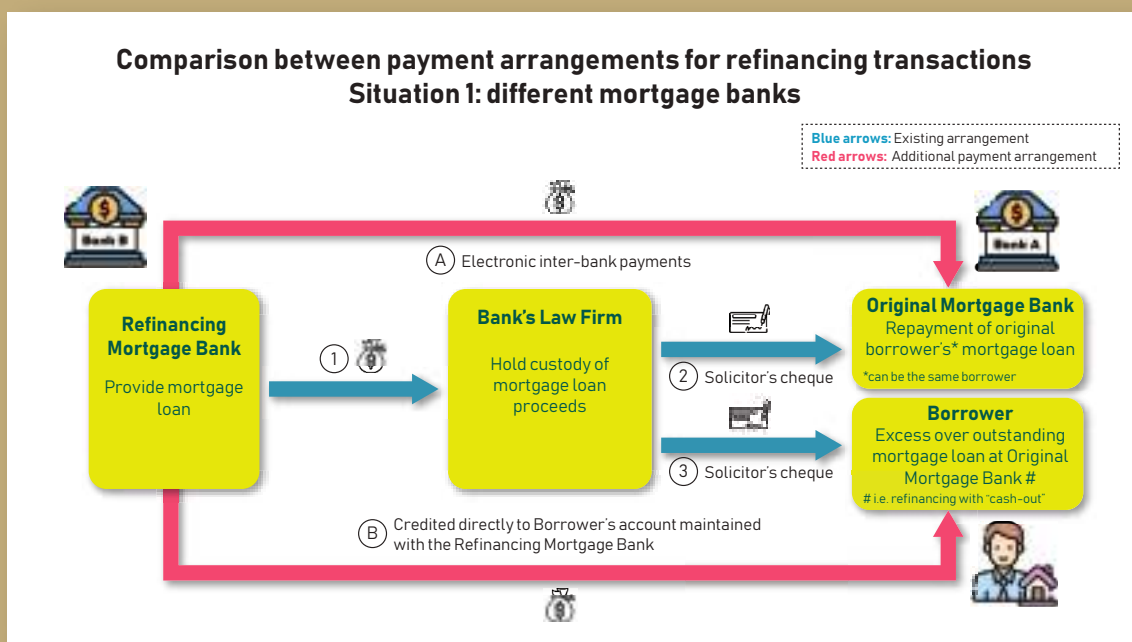
### About PAPT

With respect to the most common refinancing situation (i.e. change of mortgage institution for a mortgage loan), under PAPT, the Refinancing Mortgage Institution ("RMI") will transfer the mortgage loan proceeds directly to the Original Mortgage Institution ("OMI") via the interbank payment system (Clearing House Automated Transfer System or "CHATS"). If the loan amount granted by the RMI is greater than the redemption amount, the RMI will credit the excess ("Cash Out Amount") to the borrower's account maintained with the RMI (situation 1).

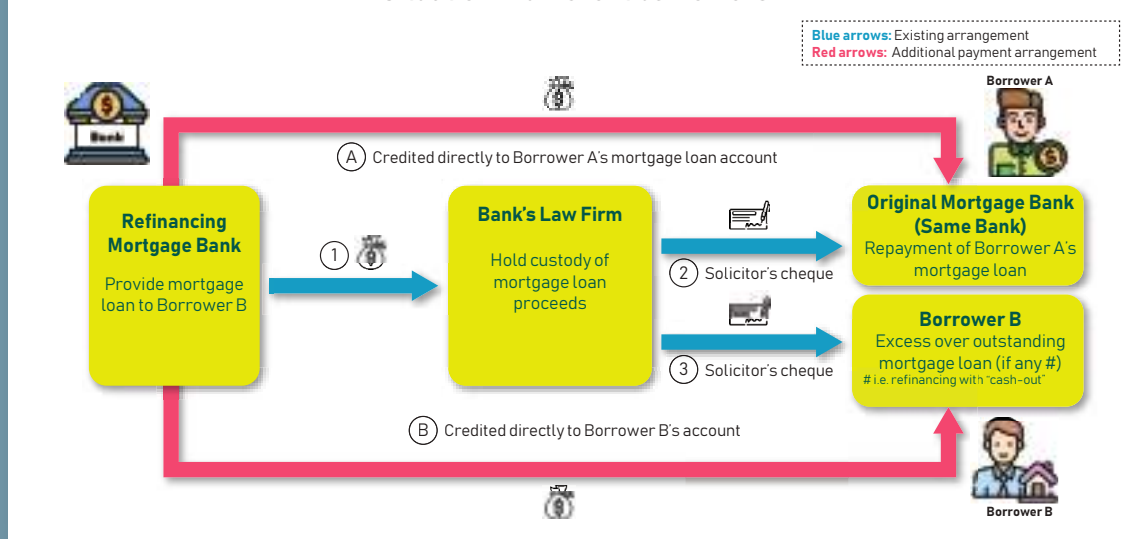
The additional payment arrangement is also applicable to other refinancing scenarios such as changing borrowers for a mortgage loan provided by the same mortgage institution (situation 2), and cash-out from a mortgage-free property (situation 3), etc.

### Your Choice

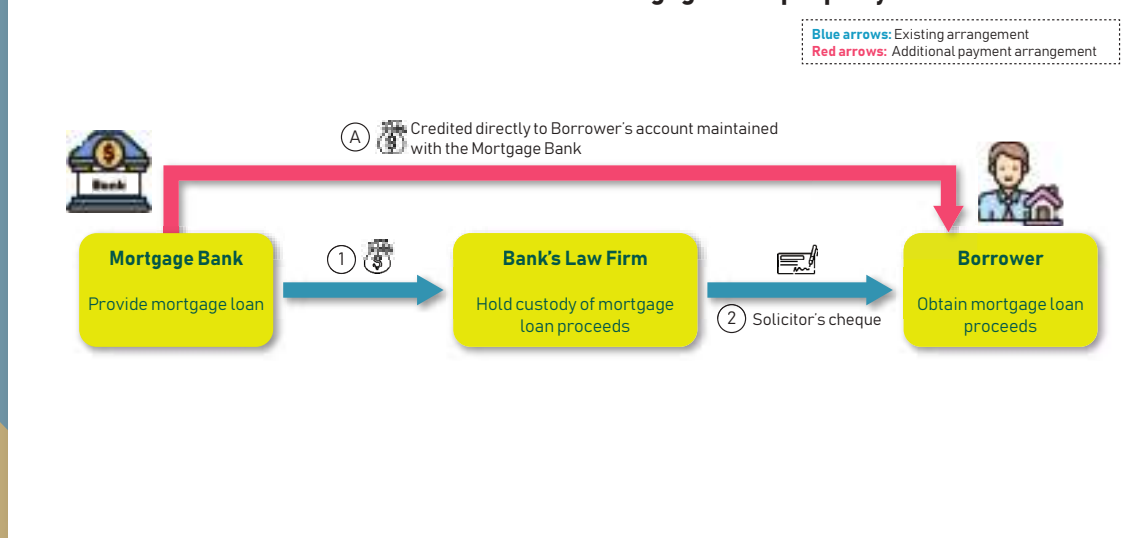
When you apply for refinancing, your Bank will tell you if your refinancing situation is likely to be eligible for PAPT. In order to make use of PAPT to reduce payment-related risks, you may choose to adopt PAPT by providing consent to the Bank. If you choose to adopt PAPT, your Bank and your Bank's solicitor will disclose the refinancing arrangement to the OMI and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT.



## Comparison between payment arrangements for refinancing transactions Situation 2: different borrowers



## Comparison between payment arrangements for refinancing transactions Situation 3: cash-out from mortgage-free property



## Eligibility of Refinancing Transactions for applying PAPT

### General Conditions for Eligible Refinancing Transactions

- Residential mortgage loan (including car parking space in a residential building whether independently or together with a residential unit);
- Only one or no existing mortgage over the property;
- Only one mortgage to be taken out by the RMI Borrower;
- Both OMI and RMI are banks in Hong Kong; and
- Both existing and refinancing mortgage loan are denominated in HKD

### Examples of Out-scope Refinancing Transactions

- Above conditions not met
- Cash Out Amount requested to be paid to an account not with RMI
- Entire redemption amount for the existing mortgage is to be paid with OMI Borrower's own funds
- Property subject to any charging order
- Refinancing of loans for business purpose

## Enquiries

If you wish to learn more about PAPT and its benefits, please contact your Bank for further details.



HONG KONG MONETARY AUTHORITY  
香港金融管理局