

DRAFT

2002年12月11日(星期三)
立法會會議席上
田北俊議員就“住宅樓宇七成按揭上限”
提出的議案

議案措辭

“鑒於政府已推出穩定樓市的措施，二手住宅物業的價格較1997年高峰期下跌約62%，同期市民對物業按揭供款的負擔能力也上升約73%，按揭貸款的拖欠風險已經大減，本會要求政府採取措施，協助有需要的按揭申請人更便捷地取得超過樓價七成的貸款，包括改善按揭保險計劃審批申請的條件和程序，或放寬對銀行按揭貸款七成上限的指引等，從而促進物業交投、穩定樓市、改善通縮和振興經濟。”

(Translation)

**Motion on “The 70% ceiling for residential mortgage loans”
to be moved by Hon James TIEN Pei-chun
at the Legislative Council meeting
on Wednesday, 11 December 2002**

Wording of the Motion

“That, as the Government has introduced measures to stabilize the property market, secondary residential property prices have fallen by about 62% from their peak in 1997 and the public’s ability in making property loan repayments has increased by about 73% in the same period, thereby considerably reducing the risk of defaults on mortgage loan, this Council asks the Government to adopt measures to assist needy mortgage applicants in securing more conveniently and speedily loans in excess of 70% of the value of their properties, including improving the conditions and procedures for vetting and approving applications under the mortgage insurance scheme or relaxing the guideline for banks on the 70% ceiling for residential mortgage loans, with a view to boosting property transactions, stabilizing the property market, easing deflation and reviving the economy.”

(有待立法會主席批准)
(Subject to approval by the President)