

Appendix I – Refund Schedule

Year	Number of Month(s) in the Relevant Period	Stipulated Percentage
Year 1	1	80.00%
	2	80.00%
	3	80.00%
	4	80.00%
	5	80.00%
	6	80.00%
	7	80.00%
	8	80.00%
	9	80.00%
	10	80.00%
	11	80.00%
	12	80.00%
	13	80.00%
	14	80.00%
	15	80.00%
	16	80.00%
Year 2	17	80.00%
	18	80.00%
	19	80.00%
	20	80.00%
	21	80.00%
	22	80.00%
	23	80.00%
	24	80.00%
	25	79.22%
	26	78.44%
	27	77.66%
	28	76.88%
	29	76.09%
¥ 0	30	75.31%
Year 3	31	74.53%
	32	73.75%
	33	72.97%
	34	72.19%
	35	71.41%
	36	70.63%



The contents in this Important Notes are subject to copyright owned by the Hong Kong Housing Society (HKHS). Unless prior written authorization is obtained from HKHS, any reproduction, adaptation, distribution, dissemination or making available of the contents to the public is strictly prohibited.



Appendix I – Refund Schedule (Cont'd)

Year	Number of Month(s) in the Relevant Period	Stipulated Percentage
Year 4	37	69.84%
	38	69.06%
	39	68.28%
	40	67.50%
	41	66.72%
	42	65.94%
	43	65.16%
	44	64.38%
	45	63.59%
	46	62.81%
	47	62.03%
	48	61.25%
	49	60.47%
	50	59.69%
	51	58.91%
	52	58.13%
	53	57.34%
	54	56.56%
Year 5	55	55.78%
	56	55.00%
	57	54.22%
	58	53.44%
	59	52.66%
	60	51.88%
	61	51.09%
	62	50.31%
	63	49.53%
	64	48.75%
	65	47.97%
Year 6	66	47.19%
	67	46.41%
	68	45.63%
	69	44.84%
	70	44.06%
	71	43.28%
	72	42.50%



CIETY

The contents in this Important Notes are subject to copyright owned by the Hong Kong Housing Society (HKHS). Unless prior written authorization is obtained from HKHS, any reproduction, adaptation, distribution, dissemination or making available of the contents to the public is strictly prohibited.



Appendix I – Refund Schedule (Cont'd)

Year	Number of Month(s) in the Relevant Period	Stipulated Percentage
	73	41.72%
	74	40.94%
	75	40.16%
	76	39.38%
	77	38.59%
Veer 7	78	37.81%
Year 7	79	37.03%
	80	36.25%
	81	35.47%
	82	34.69%
	83	33.91%
	84	33.13%
	85	32.34%
	86	31.56%
	87	30.78%
	88	30.00%
	89	29.22%
Veer 0	90	28.44%
Year 8	91	27.66%
	92	26.88%
	93	26.09%
	94	25.31%
	95	24.53%
	96	23.75%
	97	22.97%
	98	22.19%
	99	21.41%
	100	20.63%
	101	19.84%
Year 9	102	19.06%
	103	18.28%
	104	17.50%
	105	16.72%
	106	15.94%
	107	15.16%
	108	14.38%



ING SOCIETY

The contents in this Important Notes are subject to copyright owned by the Hong Kong Housing Society (HKHS). Unless prior written authorization is obtained from HKHS, any reproduction, adaptation, distribution, dissemination or making available of the contents to the public is strictly prohibited.



Appendix I – Refund Schedule (Cont'd)

Year	Number of Month(s) in the Relevant Period	Stipulated Percentage
Year 10	109	13.59%
	110	12.81%
	111	12.03%
	112	11.25%
	113	10.47%
	114	9.69%
	115	8.91%
	116	8.13%
	117	7.34%
	118	6.56%
	119	5.78%
	120 or more	5.00%



CIETY