

An artistic rendering of a residential development. The scene shows a paved road on the left with a red pickup truck parked. A sidewalk runs along the road, where several people are walking and talking. In the background, there are several two-story houses with light-colored siding and dark roofs, surrounded by lush green trees and landscaping. The sky is bright and clear, with a few birds flying in the distance. The overall atmosphere is peaceful and suburban.

# 朗湖居 · 君悅灣畔

## Lake Newell – Meadowlark Cove

The images represent an artist's impression of the Development concerned only. They are not drawn to scale and/or may have been edited and processed with computerized imaging techniques. Prospective purchasers should make reference to the sales brochure for details of the Development.

本圖像顯示純屬畫家對有關發展項目之想像。有關圖像並非按照比例繪畫及/或可能經過電腦修飾處理。準買家如欲了解發展項目的詳情，請參閱售樓說明書。

# 最優越的地理位置

卡加利 (Calgary) 位於加拿大四大省份之一艾伯塔 (Alberta)，為省內最大城市

加拿大唯一連接西北太平洋的省份，覆蓋美、加市場達6,500萬人口

2021年卡加利全市人口約154萬，而亞省則有448萬人口



## The most superior location

**Calgary is located in Alberta, one of Canada's four major provinces, and it is the largest city in the province**

**The only province in Canada connected to the Pacific Northwest, covering the US and Canada markets with a population of 65 million**

**In 2021, Calgary's population was about 1.54 million, and 4.48 million for Alberta**

# 加拿大的經濟命脈

## 石油經濟帶動 卡加利樓價一觸即發

過去10多年，卡加利受惠於石油經濟、優良地方政策(稅務、醫療、教育)及環境等，已成為全球最宜居城市前列份子，勢必成為未來最熱門移居城市，樓價絕有機會成為全球最高樓價地區之一

Over the past 10 years, benefiting from the oil economy, good local policies (tax, medical care, education) and the environment, Calgary has become one of the most liveable cities in the world. It is bound to become the most popular city to move to in the future, and the property price has a chance to become one of the highest property prices in the world

1997-2007	移民潮帶動加拿大溫哥華、多倫多經濟及樓市
1997-2007	金融潮帶動英國倫敦經濟及樓市
1997-2007	港人移居帶動深圳經濟及樓市
2005起	全球石油經濟推動卡加利經濟及樓市起飛

# 加拿大的經濟命脈

傳統支柱行業：石油化工及能源相關、農業

亞省是全球的石油產出重地之一，省內的油砂蘊藏量估計全球位列第三。在2021年，亞省每日可產出高達43.7萬桶原油。隨著原油價格受全球局勢及能源需求增加而上升，估計亞省支撐加拿大經濟收入的角色將日益重要。

亞省亦致力發展太陽能及風力發電等可再生能源，目標在2025年成為加國其中一個產出可再生能源的省份。目前投放在亞省的能源相關投資已高達72億加元。

亞省亦是農業大省，相關投資估計達120億元加幣，而亞省的大麥產量佔全國48%、小麥產量佔全國32%。其下游產業，如化肥、食品加工及農業科技也十分蓬勃

Traditional pillar industries: petrochemical and energy-related, agriculture

Alberta is one of the world's oil-producing powerhouses, and the province is estimated to have the third-largest oil sands reserves in the world. In 2021, Alberta could produce up to 437,000 barrels of crude oil per day. Alberta's role in supporting Canada's income is expected to become increasingly important as crude oil prices rise in response to the global situation and increased energy demand.

Alberta is also committed to developing renewable energy such as solar and wind power, and aims to become one of Canada's provinces producing renewable energy by 2025. Energy-related investments in Alberta have now reached \$7.2 billion.

Alberta is also a major agricultural province, with related investment accounting for 12 billion Canadian dollars, while Alberta's barley production accounts for 48% of the national output and wheat production accounts for 32% of the national total. Its downstream industries such as fertilizers, food processing and agricultural technology are also booming

source: <https://www.bp.com/content/dam/bp/business-sites/en/global/corporate/pdfs/energy-economics/statistical-review/bp-stats-review-2021-full-report.pdf>

# 加拿大的經濟命脈

高增值產業：物流、金融及資訊科技

亞省是北美其中一個重要交通樞紐，每年均有逾價值122億加幣的貨物由亞省經飛機轉運至全球各地。亞省亦是多條鐵路及主要高速公路的必經省份，一直以來是各地貨物的集散地。

亞省有逾5000間金融及保險公司，私募基金集資是加拿大第二高。2020年，亞省更錄得破記錄23億元加幣私募基金注資。亞省亦預計在2021年至2024年間花費20億進行數碼轉型

亞省近年亦致力發展金融科技（Fintech），摩根史丹利等多間大型投資銀行亦有在亞省設置相關業務。

亞省的卡加利亦是加拿大的IT重鎮之一，越來越多[跨國IT公司計劃在卡城設置分部](#)，[卡加利大學更獲政府注資大筆資金](#)，銳意將卡城打造成「量子城市」（quantum city），從而締造更多高新科技職位。

High value-added industries: logistics, finance and information technology

Alberta is one of the important transportation hubs in North America. Every year, more than CAD\$12.2 billion worth of goods are transferred from Alberta to all parts of the world by plane. Alberta is also a necessary province for many railways and major highways, and has always been a distribution center for goods from all over the world.

There are more than 5,000 financial and insurance companies in Alberta, and private equity fundraising is the second highest in Canada. In 2020, Alberta recorded a record-breaking \$2.3 billion in private equity fund injections. Alberta also expects to spend \$2 billion on digital transformation between 2021 and 2024

Alberta has also been committed to the development of financial technology (Fintech) in recent years, and many large investment banks such as Morgan Stanley have also set up related businesses in Alberta.

Calgary in Alberta is also one of Canada's IT hubs. More and more multinational IT companies plan to set up branches in Calgary. The University of Calgary has received a large amount of funding from the government to make Calgary a "quantum city", thereby creating more high-tech jobs.

# 加拿大的經濟命脈

亞省在10年間（Q1 2012 - Q1 2022），人口增長達**17.1%**。比加拿大整體人口增幅（11.6%）、BC省（16%）及安省（12.2%）為高。

有**智庫發表研究**，指亞省的教育水平與安省、BC省並列加拿大頂尖水準，其中在高中畢業率、數理能力方面遠拋離國內其他省份。

有報告亦指出，國內近**20%**技術勞工均從亞省院校畢業，亞省本身的工程師數量亦遠較其他省份高，估計每**1,000**人中，便有**14.6**位。

亞省吸引不少國際生到當地院校就讀，如屬加拿大排名首十位的University of Alberta 及 University of Calgary，在過去5年，亞省國際生入讀專上院校比率亦提升近**36%**，他們其後大部份會轉化為亞省勞動力

In the 10-year period (Q1 2012 - Q1 2022), Alberta's population grew by 17.1%. This is higher than Canada's overall population growth (11.6%), British Columbia (16%) and Ontario (12.2%).

A think tank published a study, pointing out that Alberta's education level is tied with Ontario and British Columbia at the top level in Canada, and it is far behind other provinces in the country in terms of high school graduation rate and mathematical ability.

A report also pointed out that nearly 20% of domestic skilled workers have graduated from Alberta colleges, and the number of engineers in Alberta itself is much higher than that of other provinces, with an estimated 14.6 engineers per 1,000 people.

Alberta has attracted many international students to study in local institutions. For example, the University of Alberta and the University of Calgary, which are ranked in the top ten in Canada, have also increased the rate of international students enrolled in post-secondary institutions in Alberta by nearly 36% in the past five years. , most of whom will then be converted into the Alberta workforce

# 加拿大的經濟命脈

亞省以稅制簡單、稅率低以廣為人熟知，例如不設省銷售稅（PST），居民日常購物只須繳付5%聯邦商品及服務稅（GST），比安省的13%及BC省的12%為低。

亞省置業不設海外買家稅。土地轉讓稅極低，約100萬加幣物業，只須付約加幣460元有關稅項

亞省的省收入稅制簡單，最高稅階僅為15%，比BC省的20.5%為低。此外，省政府在未來4年（2022-25）未有加稅計劃

在亞省的企業所得稅（Corp Tax）僅為8%，比安省的11.5%為低。

Alberta is widely known for its simple tax system and low tax rate. For example, there is no provincial sales tax (PST), and residents only need to pay 5% federal goods and services tax (GST) for daily shopping, which is 13% higher than Ontario's 13% and BC's. 12% of the province is low.

There is no foreign buyer tax for buying property in Alberta. The land transfer tax is extremely low, about 1 million Canadian dollars in property, only about 460 Canadian dollars in related taxes

Alberta's provincial income tax system is simple, with the highest tax bracket at 15%, lower than BC's 20.5%. In addition, the provincial government has no plans to increase taxes in the next 4 years (2022-25)

The corporate income tax (Corp Tax) in Alberta is only 8%, which is lower than 11.5% in Ontario.

# 最宜居的生活環境

權威報章「經濟學人 (The Economist)」2022年  
全球十大宜居城市，加拿大囊括3席位

評級考慮30多項因素，基礎於5大範疇：

- 社會穩定性
- 醫療保健
- 文化及環境
- 教育
- 基礎建設

## The most liveable environment

The authoritative newspaper "The Economist" ranked the top ten liveable cities in the world in 2022, and Canada has 3 seats

The rating considers more than 30 factors and is based on 5 broad categories:

- social stability
- medical insurance
- culture and environment
- education
- infrastructure

Sl.	City	Ratings	Country
1	Vienna	99.1	 Austria
2	Copenhagen	98.0	 Denmark
3	Zurich	96.3	 Switzerland
	Calgary		 Canada
5	Vancouver	96.1	 Canada
6	Geneva	95.9	 Switzerland
7	Frankfurt	95.7	 Germany
8	Toronto	95.4	 Canada
9	Amsterdam	95.3	 Netherlands
10	Osaka	95.1	 Japan
	Melbourne		 Australia



# 最宜居的生活環境

## 氣候變化溫和

### • 陽光充沛

每年陽光照射達2,300小時夏天不太熱，冬天不太冷

### • 夏季氣溫 (6-8月)

- 每日平均溫度：攝氏15.2度
- 每日平均最高溫度：攝氏21.9度

### • 冬季氣溫 (12-2月)

- 每日平均溫度：攝氏-7.5度
- 每日平均最高溫度：攝氏-1.4度

## The most liveable environment

### Mild climate change

• Lots of sunshine 2,300 hours of sunshine per year not too hot in summer and not too cold in winter

### • Summer Temperature (Jun-Aug)

- daily average temp: 15.2C
- Average daily max temp: 21.9C

### • Winter Temperature (Dec-Feb)

- daily average temp: -7.5C
- Average daily max temp: -1.4C <sup>9</sup>

# 最宜居的生活環境

加拿大三大世界自然名勝，兩個落戶艾伯塔

Canada's three world natural attractions, two settled in Alberta



班夫國家公園 Banff National Park **Alberta**



尼加拉瓜大瀑布 Niagara Falls

路易斯湖 Lake Louise **Alberta**



# 卡加利樓價如箭在弦

## 卡加利的住房負擔能力高於加拿大全國平均數

- 卡加利的家庭，約需動用收入的35.3%於按揭供款、物業稅，以及公共服務費用等住宅物業的成本

## 住房負擔能力(2022年第1季)

來源：加拿大皇家銀行經濟情況研究

都會區	平均樓價	家庭收入	負擔能力評估
溫哥華	\$1,408,200	\$156,700	82%
多倫多	\$1,281,500	\$126,600	74.9%
蒙特利爾	\$617,100	\$77,900	53.3%
渥太華	\$699,400	\$90,600	43.2%
卡爾加里	\$555,900	\$91,600	35.3%
埃德蒙頓	\$436,400	\$86,400	27.1%
加拿大	\$833,100	\$86,600	54%

## Calgary property prices on the rise

Calgary's housing affordability is higher than Canada's national average

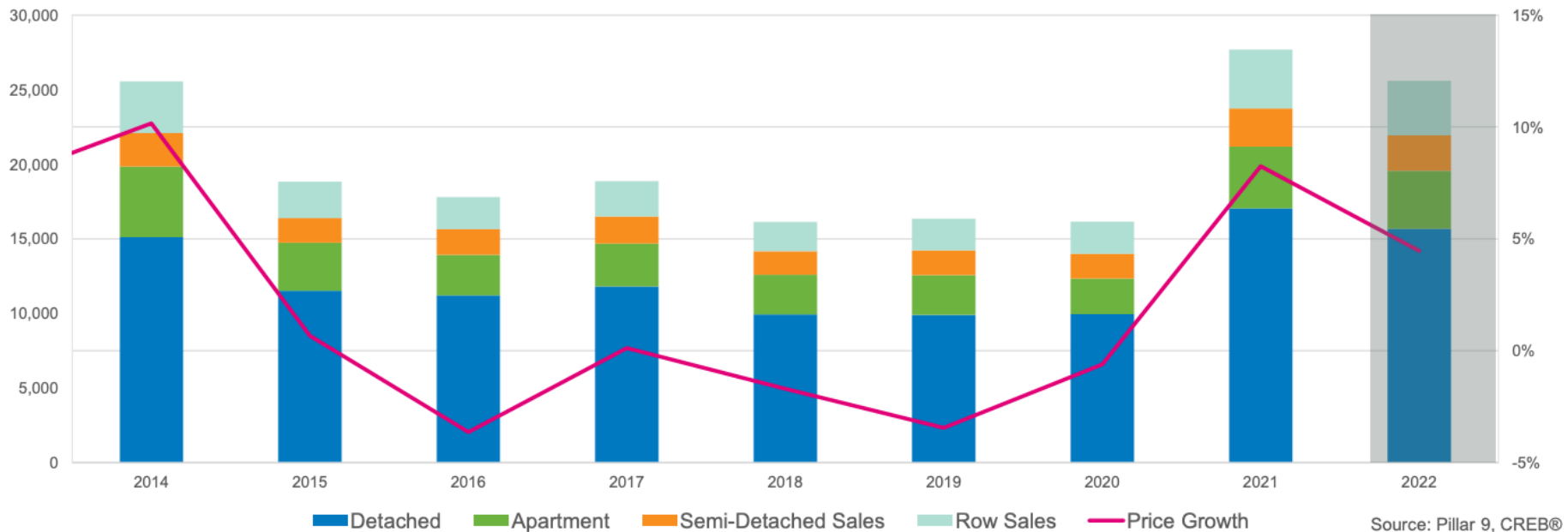
- Calgary households spend about 35.3% of their income on residential property costs such as mortgage payments, property taxes, and utility bills

# 卡加利樓價如箭在弦

卡加利平均樓價，2016-2021年5年間由2,000升至20,000，接近10倍  
The average property price in Calgary increased nearly 10 times from 2,000 to 20,000 in 5 years from 2016 to 2021

卡加利 2014-2022年  
全年平均樓價  
來源：CREB

Calgary - Sales and Price Growth Forecast

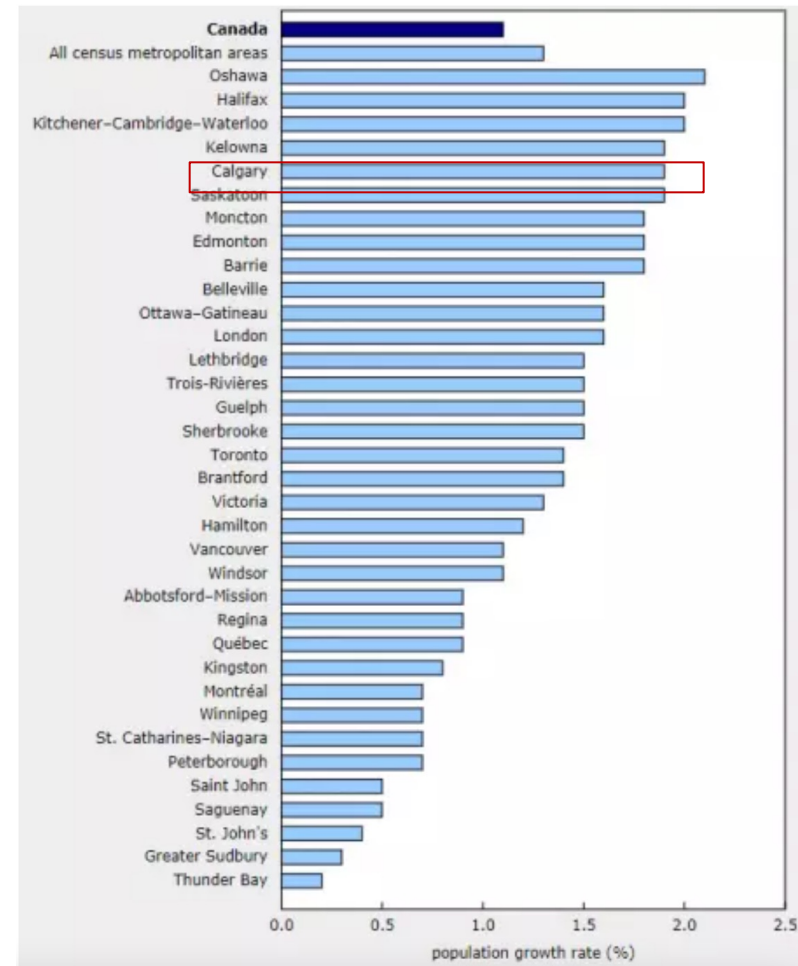


Source: Pillar 9, CREB®

# 卡加利樓價如箭在弦

## 人口不斷上升 帶動住房需求

- 卡加利 2000至2009年人口增長接近3成
- 2000-2009年期間，約94,748人由加拿大其它省市遷移往卡加利，彰顯其宜居程度
- 卡加利的人口在2019年7月1日至2020年7月1日期間增長了1.9%。經濟不景氣和新冠疫情影響下，卡加利市仍然是加西許多人居住的地方
- 預計未來移民往卡加利的人數將繼續增加，增大住房需求
- Calgary's population grew by nearly 30% from 2000 to 2009
- Between 2000 and 2009, approximately 94,748 people migrated to Calgary from other Canadian provinces and cities, demonstrating its liveability
- Calgary's population grew by 1.9% between July 1, 2019 and July 1, 2020. Despite the economic downturn and the impact of the new crown epidemic, Calgary is still where many people in Western Canada live
- The number of immigrants to Calgary is expected to continue to increase in the future, increasing the demand for housing

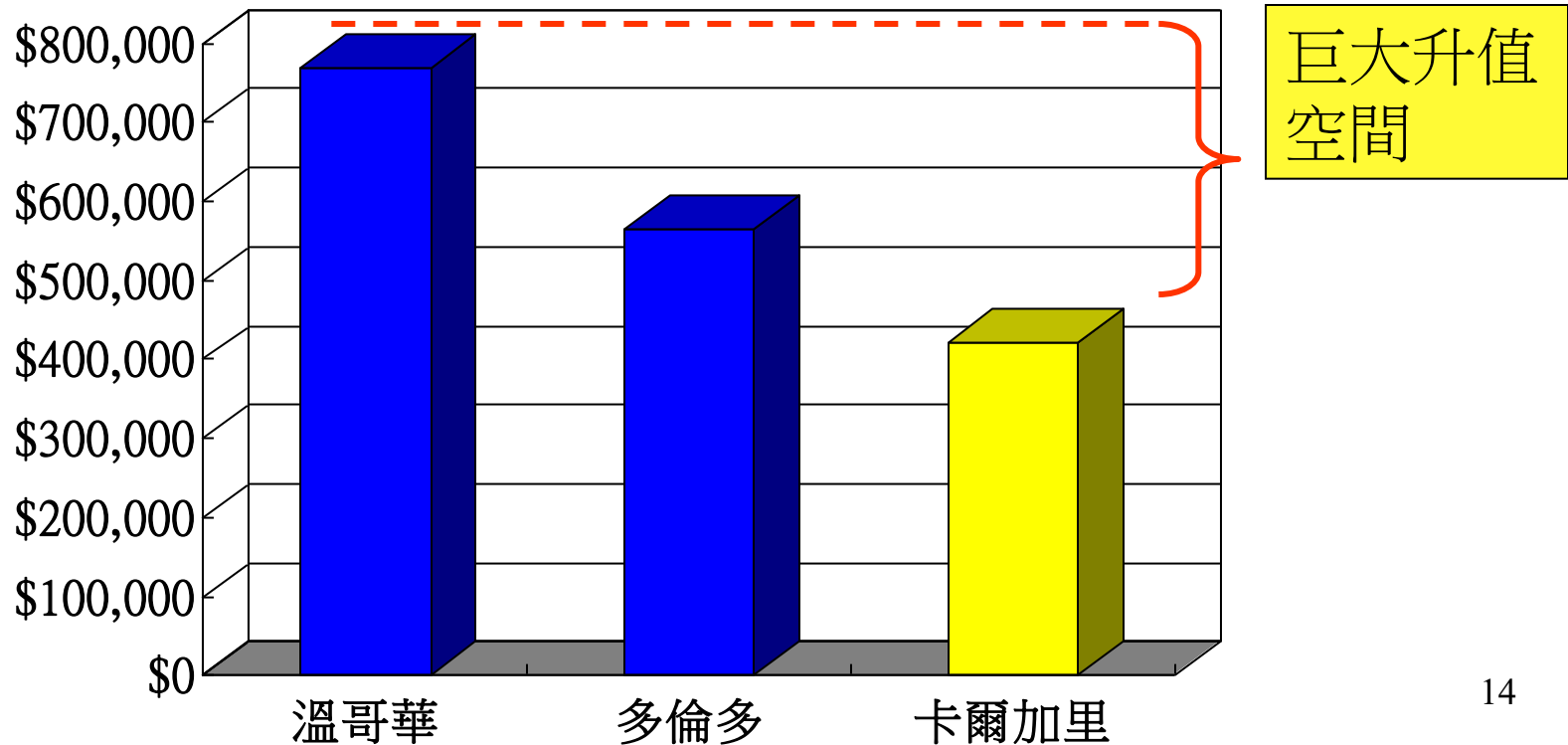


# 卡加利樓價如箭在弦

## 卡加利的房地產市場走勢，與深圳發展相近

卡加利的經濟發展表現全國最強，預期情況與深圳相同，樓價，有機會與溫哥華及多倫多差距收窄

Calgary's economic development is the strongest in the country. It is expected to be the same as Shenzhen. The property price has the opportunity to narrow the gap with Vancouver and Toronto.



# 卡加利樓價如箭在弦

全球經濟動盪下 低息環境獨好

## 加房市今年料逆市升

財經人士周二表示，現在預期加拿大的房地產市場今年將可錄得增長，而並非回落，原因是置業人士充分運用息口持續低企的好處。低息環境主要用作抵銷近期出現的經濟動盪局面。

本報綜合報導

另一方面，加拿大地產協會(Canadian Real Estate Association, CREA)周二推訂2011年全國售房量將創新高。協會指出，今年次季房屋銷售及價格，均較市場預期更為強勁。

CREA早前曾預測，2011年全年房屋銷售將下跌15%，但CREA周二認為，今年房屋銷售應可錄得增長，儘管較2010年低出約5%。

據美國商業銀行(CIBC)首席經濟師泰奧(Benjamin Tal)表示，近期源自歐洲主權債務危機以及美國信貸擠壓下調出現的股市不穩定性，事實上有助刺激加國房地產市場銷情。

泰奧指出，國外種種經濟壞消息，促使加國利率水平維持低位。

### 加息壓力減低

自從歐洲及美國債務問題最近幾週向來緊張，美國一直預料加國央行會把主要政策利率維持在1%水平不變，最低限度至明年為止。那與今年以來的想法有不同，當時很多人主張提前加息，而泰奧則認為，加國央行在2011年某一時間內開始加息，從而令借貸成本面對上調壓力。

鑑於全球經濟目前看來較預期強勁，加上美國儲備金上週承諾，未來兩年內會把利率維持在歷史最低位，因此市場現時普遍預期加國央行將會推遲調高短期貸款利率。

泰奧說：「全球出現不確定因素實在對按揭持有人帶來好處，原因它真的促使加國利率能夠低企。」泰奧指出，當置業人士大舉進場時，房地產就變為一項具吸引力的投資，因為它安全。

道明銀行經濟學家(TD Economics)經濟師古拉索(Sonya Galati)表示，該行預期房屋銷售在未來兩個月將會稍為放緩，但隨利率持續低企，買家(尤其是首次置業人士及移民)在較長期間而言不會減少。

CREA首席經濟師甘培(Gregory Klump)則指出，若主要購置買家會由於股市波動而轉向房地產是有新選，目前言之尚早。但甘培表示，根據以往情況，房地產市場通常都會在充斥不確定因素以日子表現理想。

CREA周二表示，2011年全國各地通過多聯發(Multiple Listing Service, MLS)售出的房屋單位預期達到450,000個，平均售價將輕微上升。CREA今年5月份的曾經預測，今年全年通過MLS售出的房屋將為441,100個單位。

加國目前大約90%的房屋重售時，都是放到MLS那裏待售。



圖加國平均屋價本年春天已創371,000元高峰，而溫哥華(圖)更高達78萬元。

吉拉索及泰奧雙雙預期，房地產市場將於2012年利率再度回升時冷卻下來。古拉索指出，房屋價格時將下跌多達10%，泰奧則認為跌幅僅介乎5至10%。古拉索形容情況屬於一次「修正」(correction)；而泰奧則認為那是一次「調整」(adjustment)，但「不值得大書特寫」。

另外，CREA周二調低2012年房屋銷售預測至447,000單位，與10%平均微大相若。

以省份計算，卑詩省2011年銷售預測輕微上調，原因該省房屋銷售較原先預期更快見底。安省房屋銷售活動則較預期強勁，那將可稍微抵銷魁省、薩尼亞巴以及紐芬蘭省拉多預期稍為放緩的房屋需求。

CREA表示，協會現時預期2011年全國平均屋價將上升7.2%至365,500元。該會5月份時預測為352,500元。

CREA上週有預測，從而反映溫哥華以及國內其他地區(特別是多倫多)次季屋價上升情況。溫哥華今年價值數百萬元的房屋銷售交易額大為增加。

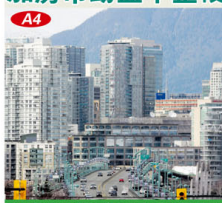
協會並且指出，溫哥華及多倫多兩地房屋銷售及平均屋價均告上升，因此在影響全國平均數字上，貢獻最大。

隨著更多房屋掛牌求售，那將促使大多數省份的房地產市場變得較為溫和，預期全國平均屋價在2012年穩定下來。

資料來源：加通社

全國平均屋價	溫哥華平均屋價	多倫多平均屋價
Jul-11 \$361,181	Jul-11 \$781,673	Jul-11 \$459,122
Jun-10 \$330,532	Jul-10 \$597,615	Jul-10 \$429,455
卑詩平均屋價	安省平均屋價	紐芬蘭省
Jul-11 \$540,877	Jul-11 \$363,121	Jul-11 \$169,568
Jul-10 \$491,822	Jul-10 \$328,851	Jul-10 \$159,513

### 加房市動盪中企硬



2011年8月18日 星期四 夏曆辛卯年七月十九

# 星島日報

亞省版 (AB Edition)

www.singtao.ca

銷售升幅料冠全國 比去年增7.3%

## 本省今年樓價銷量均漲

加拿大地產協會(Canadian Real Estate Association, 簡稱CREA)預測，亞省今年和明年的房屋銷量及屋價均會同步攀升。

相關新聞A4 本報記者報導

根據CREA周二公布的一份報告指出，亞省今年房屋銷量(MLS)場手的房屋單位，預計會達53,350個，比去年增加3.3%。到了2012年，房屋交易量將會再升6.8%，至57,000個。上述兩年的預測升幅均是全國之冠。

### 明年屋價升至36.4萬元

同時，CREA預測，亞省平均房屋價格今年會躍升1.5%，至357,000元，明年則會上升4.8%，至364,000元。至於全國同期的屋價升幅分別只有0.9%及3.6%。

REMAX地產公司卡城地產經理艾克倫(Tanya Eklund)指出，儘管樓市維持強勁，但由於現貨充足，因此，目前仍然無熱衷買家市場。買家在訂價時必須謹慎。

他補充說，買家過後，會從國外外地回來，所以，秋季的房地產市場將會比夏季更佳。至於明年市道，則受到美國經濟轉弱而略為不明朗。

### 團購券設期限或違法

省府參事調查團購券公司，指其目前在市道中設立使用期限，可能違反省府的《公平交易法》。

服務發言人向傳媒表示，由於接到共13宗投訴，當局已聯絡其中Groupm及Vagel，展開有關對話。對尚未其他兩家公司同時涉及，當局不排除有同類事件發生，但現階段未接獲投訴。

根據2008年實施的亞省「禮品卡條例」(Gift Card Regulation)第2條，任何供不應求可銷售有期限的预付卡(i.e. pre-paid card)。

省府參事調查團購券公司，指其目前在市道中設立使用期限，可能違反省府的《公平交易法》。

長途電話卡及一些證券，就屬聯邦政府管轄。省府參事調查團購券公司，指其目前在市道中設立使用期限，可能違反省府的《公平交易法》。

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圖加拿大地產協會預測，亞省今年和明年的房屋銷售及屋價均上升。圖為卡加利市興建中的柏文。

本報資料圖片

## 莫頓擬助長者延繳物業稅



省保守黨黨領候選人莫頓(Ted Morton, 圖)表示，如果勝出，將協助長者延繳物業稅。

莫頓接受《星島日報》專訪時透露，他的長者政策中有兩項。

其中一項政策，就是許長者延繳物業稅。莫頓表示，長者自住屋(primary residence)將可延繳物業稅，直至他們售出為止。

卡城市議會上月通過，研究長者延繳物業稅的可行性。該計劃由市議員比佛特(Dean Povey)動議的方案，當局考慮，低收入長者可延繳市府收取的物業稅，直至把物業轉手至配偶或在世的買家。有關報告預計在明年11月提交。

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The Canadian Press

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## Priced out of Ontario, homebuyers turn their eyes to the Calgary real estate market

Apr 20



React



4 Comments



11



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**C**ALGARY – As Ontario's sizzling real estate market puts home ownership out of reach for many Canadians, a growing number of prospective buyers are looking west in hopes of achieving their white-picket-fence dreams.

<https://www.msn.com/en-ca/news/canada/priced-out-of-ontario-homebuyers-turn-their-eyes-to-the-calgary-real-estate-market/ar-AAWoCp?ocid=msedgntp&cvid=108a124ab5e54b20bfedf2725c92424b>



# 卡加利樓價如箭在弦

## CITY OF CALGARY HOUSING SUMMARY

The first quarter of 2022 saw record high sales activity, thanks to an increase in new listings. This provided some choice for buyers in comparison to the previous quarter, where sales exceeded the number of new listings. Although there was an improvement in new listings, it was not enough to add supply to the market. Inventory levels declined over the last quarter and were 30 per cent lower than long-term trends, reflecting the lowest quarterly inventory level seen since 2014.

Record sales combined with low inventory levels caused the months of supply to average just over one month in the first quarter. Conditions have not been this tight since 2006, which was also the last time that we saw price gains push above 15 per cent. The persistent sellers' market conditions weighed on prices in the first quarter of 2022. Driven by strong gains in the detached sector of the market, the total residential benchmark price averaged \$496,767. This is a quarterly gain of nearly eight per cent and a year-over-year gain of over 15 per cent.

### CALGARY Q1 2022 TOTALS BY THE NUMBERS



# 投資優勢

## 樓價存有升值空間

- 卡加利樓價較溫哥華、多倫多仍落後25-45%
- Calgary is still 25-45% behind Vancouver, Toronto
- 朗湖居送全豪裝家電，樓價僅30餘萬加幣起，較目前溫哥華、多倫多及卡加利平均別墅售價仍有不少升值空間
- Meadowlark Cove (Lake Newell) offers fully furnished home appliances. The property price starts at just over CAD\$300,000. Compared with the current average villa price in Vancouver, Toronto and Calgary, there is still a lot of room for appreciation.

都會區	平均樓價
溫哥華	\$1,408,200
多倫多	\$1,281,500
卡爾加里	\$555,900
加拿大	\$833,100

# 加拿大湖邊別墅的升幅潛力

北美著名房地產公司 RE/MAX 發表的《2021 Recreational Property Report》提到，加國多地的渡假屋升值潛力龐大，隨時可獲「桿杆」式回報。如果是坐擁水岸景致（Waterfront）的渡假屋地段，其價格升幅更為可觀

The "2021 Recreational Property Report" published by RE/MAX, a well-known North American real estate company, mentioned that the appreciation potential of vacation homes in many places in Canada is huge, and they can get a leverage return. The price increase is even greater for a holiday home location with a waterfront view

MARKET	PROPERTY TYPE	AVERAGE RECREATIONAL SALE PRICE			% CHANGE (+/-)	ANTICIPATED PRICE GROWTH For remainder of 2021	ANTICIPATED AVERAGE SALES PRICE For remainder of 2021
		2019*	2020*	2021**	2019-2021	% CHANGE (+/-)	MAY-DEC
<b>ONTARIO-ATLANTIC</b>							
Barry's Bay	Waterfront	\$365,000.00	\$475,000.00	\$620,000.00	70%	15%	\$713,000.00
	Non-Waterfront	\$285,000.00	\$315,000.00	\$325,000.00	14%	5%	\$341,250.00

距離多倫多3.5小時車程的安省Barry's Bay，

該處的水岸渡假屋均價於2019年為約36.5萬加幣，至2021年，已急升70%至約62萬加幣。

In Barry's Bay, Ontario, a 3.5-hour drive from Toronto, the average price of a waterfront holiday home there was about \$365,000 in 2019. By 2021, it has surged 70% to about \$620,000.

# 加拿大湖邊別墅的升幅潛力

升70%未算誇

MARKET	PROPERTY TYPE	AVERAGE RECREATIONAL SALE PRICE			% CHANGE (+/-)	ANTICIPATED PRICE GROWTH For remainder of 2021	ANTICIPATED AVERAGE SALES PRICE For remainder of 2021
		2019*	2020*	2021**	2019-2021	% CHANGE (+/-)	MAY-DEC
<b>ONTARIO-ATLANTIC</b>							
Rideau Lakes	Waterfront	\$434,000.00	\$569,000.00	\$503,000.00	16%	15%	
	Non-Waterfront	\$275,000.00	\$434,000.00	\$441,000.00	60%	10%	
	Water access	\$205,000.00	\$501,000.00	\$659,000.00	221%	15%	

例：距離渥太華1.5小時車程的安省Rideau Lakes，該區的湖邊渡假屋及一般渡假屋均在3年間爆升221%及60%

Example: Rideau Lakes, Ontario, a 1.5-hour drive from Ottawa, both lakeside vacation homes and general vacation homes in this area have exploded by 221% and 60% in three years.

# 加拿大湖邊別墅的升幅潛力

MARKET	PROPERTY TYPE	AVERAGE RECREATIONAL SALE PRICE			% CHANGE (+/-)	ANTICIPATED PRICE GROWTH For remainder of 2021	ANTICIPATED AVERAGE SALES PRICE For remainder of 2021
		2019*	2020*	2021**	2019-2021	% CHANGE (+/-)	MAY-DEC
<b>WESTERN CANADA</b>							
Sylvan Lake	Waterfront	\$700,000.00	\$1,058,000.00	\$1,130,000.00	61%	5%	\$1,186,500.00
	Non-Waterfront	\$350,000.00	\$365,000.00	\$385,000.00	10%	5%	\$404,250.00
	Condo	\$182,500.00	\$199,000.00	\$191,000.00	5%	0%	\$191,000.00

情況當然不只在安省，亞省的旅遊勝地Sylvan Lake，湖邊別墅同樣在3年間急升 61%！

Of course, the situation is not only in Ontario. Sylvan Lake, a tourist resort in Alberta, also saw a 61% surge in lakeside villas in three years!

# 加拿大湖邊別墅的升幅潛力

此外，渡假屋更可為你帶來可觀收入。在旅遊旺季，湖邊別墅每晚租金隨時可達逾300元加幣。

以下圖位於亞省Sylvan Lake 的3房湖邊別墅為例，Airbnb網站顯示，其今年7月中收費達每366加幣。


若以此價格計算，並估計6月至8月期間有60天成功租出的話，租金收入已近2萬加幣。北美地區十分流行周末短旅行，旅遊勝地的本土短期租務需求非常強勁，經常一房難求。

In addition, holiday homes can bring you considerable income. In the peak tourist season, the rental of lakeside villas can reach more than CAD\$300 per night.


For example, the 3-bedroom lakeside villa in Sylvan Lake (Alberta) was charged \$366 in mid-July. If there are 60 days of successful rental between June and August, the rental income is nearly CAD\$20,000. Weekend short trips are popular in North America, and the demand for local short-term rentals in tourist destinations is very strong.


Lakeshore Cottage  
Sylvan Lake, Alberta, Canada


↑ Share ♥ Save



Entire cottage hosted by Dave  
8 guests · 3 bedrooms · 6 beds · 1 bath

 Self check-in  
Check yourself in with the lockbox.

 Park for free  
This is one of the few places in the area with free parking.



**\$366 CAD night**

CHECK-IN 7/15/2022	CHECKOUT 7/18/2022
GUESTS 4 guests	

Reserve

# 加拿大湖邊別墅的升幅潛力

買地建屋對許多港人而言是天方夜譚，但在北美地區則十分常見。土地價格會隨面積大小、景觀、土地用途、可達度及周遭設施而異。其中又以上文提及水岸住宅土地最具升值潛力。

參考REMAX報告及市場資料，距離卡加利約2小時車程的亞省Sylvan Lake，該處的湖邊住宅業物均價於2019年為約70萬加幣，至2021年，已急升61%至約113萬加幣，可見其炙熱程度。Sylvan Lake 湖邊地現時已買少見少，就連近岸的Standard lot「[麵粉價](#)」，隨時已達27萬加幣。

Buying land and building a house is a fantasy for many Hong Kong people, but it is very common in North America. Land prices will vary depending on size, landscape, land use, accessibility and surrounding amenities. Among them, the above mentioned waterfront residential land has the most potential for appreciation.

Referring to the REMAX report and market data, the average price of residential properties near the lake in Sylvan Lake, Alberta, about 2 hours away from Calgary, was about \$700,000 in 2019. By 2021, it has surged 61% to About CAD 1.13 million, which shows the degree of moxibustion heat Sylvan Lake is now very rare to buy, and even the "flour price" of the Standard lot near the shore has reached 270,000 Canadian dollars at any time.

[https://www.remax.ca/ab/sylvan-lake-real-estate/384-marina-bay-place-wp\\_idm73000008-a1225500-lst](https://www.remax.ca/ab/sylvan-lake-real-estate/384-marina-bay-place-wp_idm73000008-a1225500-lst)

2022年全球宜居城市卡加利排名第三

2022 World Liveable cities Calgary ranks third

# 2022年全球最宜居城市排行榜



**哥本哈根**  
(丹麥)



**維也納**  
(奧地利)



**蘇黎世 / 卡加利**  
(瑞士) / (加拿大)



# 位置優勢

朗湖居 位於艾伯塔 (Alberta)最大一線湖濱地段「Lake Newell」

規模龐大，建於面積達66.4平方公里的「Lake Newell」湖濱兩岸，佔地141萬m<sup>2</sup>，總建面約160萬m<sup>2</sup>，共分13組團發展，將共建2000套別墅，為加拿大罕見超大規模的湖濱純豪華獨立別墅區

Meadowlark Cove is located in "Lake Newell", the largest first-tier lakefront area in Alberta

Large-scale, built on both sides of the "Lake Newell" with an area of 66.4 square kilometers, it covers an area of 1.41 million m<sup>2</sup> and a total construction area of about 1.6 million m<sup>2</sup>. It is developed in 13 groups and a total of 2,000 villas will be built, which is a rare super-scale lakeside independent villa area in Canada



# 項目優勢 Privileges

- 17公里蜿蜒海岸線
- 私人銀白沙灘

- 17 kilometers of winding coastline
- Private silver sand beach



# 項目優勢 Privileges

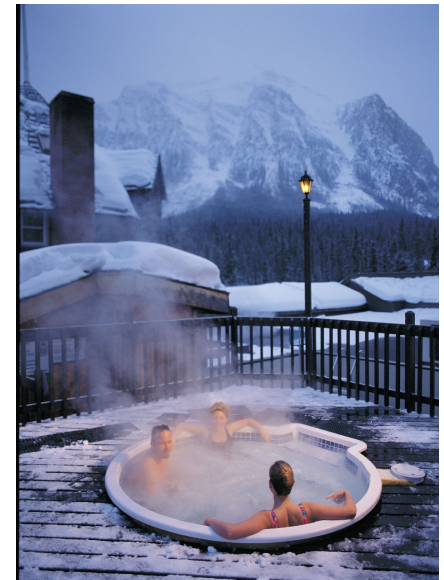
- 私家水上飛機泊位及遊艇泊位
- 獨立大屋連私家花園
- **Private seaplane berth and yacht berth**
- **Detached house with private garden**



# 項目優勢 Privileges

尊享多項運動設施，四季精彩健康生活，動靜佳宜

Enjoy a variety of sports facilities, wonderful and healthy life in four seasons



# 項目優勢 Privileges

## 鄰近旅遊及康樂設施陸續落成

朗湖居作為亞省最大的人工湖，毗鄰世界遺產名錄的省立恐龍公園和旅遊勝地Kinbrook Island，以往早已憑藉怡人風光吸引不少旅客

每年夏季及冬季均有遊客專程到訪朗湖居進行水上活動、垂釣或冰釣

發展商致力將朗湖居規劃成為另一個大型休閒勝地，未來將會興建酒店、水上樂園、高爾夫球場等設施，吸引本地乃至北美遊客定期到訪。

君悅灣畔亦設有豪華會所，業主將可獲新會所會籍，享用桑拿、健身室、酒吧及餐廳等設施

As the largest artificial lake in Alberta, Lake Newell is adjacent to the World Heritage-listed Provincial Dinosaur Park and Kinbrook Island, a tourist attraction which attracted many tourists

Every summer and winter, tourists come to Lake Newell for water activities, fishing or ice fishing

The developer is planning to make Lake Newell as another large-scale leisure resort. In the future, hotels, water parks, golf courses and other facilities will attract local and North American tourists to visit.

There is also a luxury club by the Meadowlark Cove. Owners will be able to obtain membership in the new club and enjoy facilities such as sauna, fitness room, bar and restaurant.

# 項目優勢 Privileges

朗湖居君悅灣畔與當地城市Brooks  
只需15分鐘車程！

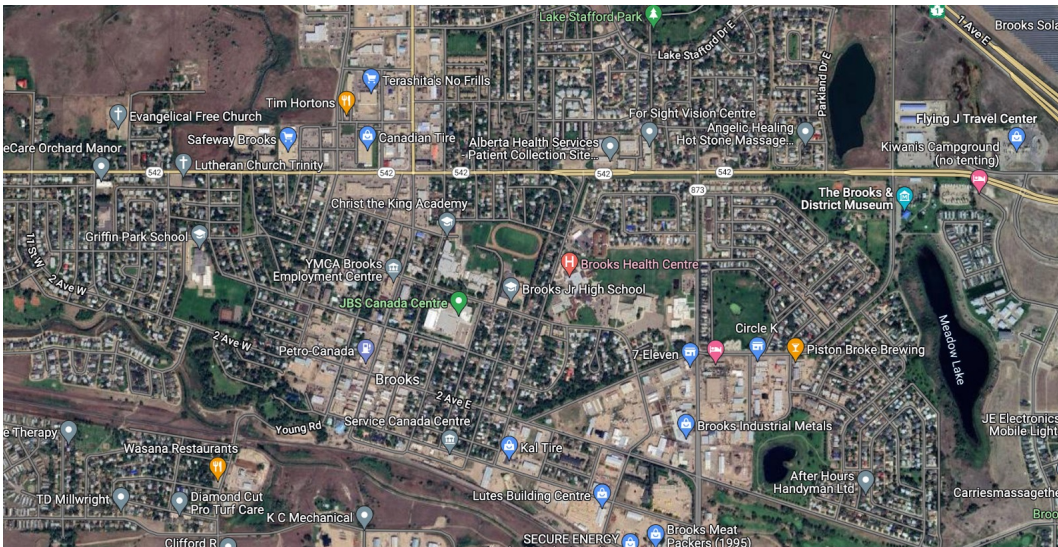
Brooks生活配套：

- 醫療設施
- 中小學
- 超市及便利店
- 不同食肆
- 銀行及政府設施等

Lake Newell is just a 15-minute drive from  
the local city of Brooks

Brooks Living Package:

- Medical Facilities
- Primary and secondary schools
- Supermarkets and Convenience Stores
- Various restaurants
- Banks and government facilities, etc.



# 項目優勢 Privileges

朗湖居君悅灣畔永久業權土地現時由加幣13.7萬元起即有交易。

短期投資：5年內轉讓賺取差價

長期投資：建設獨立屋，賺租又賺價

獨立屋建設價由加幣36.5萬至53萬元不等，業主更可在購置土地及建設獨立屋階段獲得加拿大HSBC及RBC銀行高至65%按揭，進一步令入場成本降低

朗湖居君悅灣畔保證具備水、電及能源供應等基本設施，業主毋須自資鋪設

管理費預計首5年內，每月不超過 \$200 加元，毋須繳付高昂維護成本

The freehold land on the shore of Meadowlark Cove (Lake Newell) is currently available for transactions starting from CAD 137,000.

Short-term investment: transfer within 5 years to earn the difference

Long-term investment: build a detached house, earn rent and profit

The construction price of a detached house ranges from CAD\$365,000 to \$530,000. The owner can also obtain a mortgage of up to 65% from Canada's HSBC and RBC Bank during the stage of purchasing land and building a detached house, further reducing the cost of entry.

Meadowlark Cove (Lake Newell) is guaranteed to have basic facilities such as water, electricity and energy supply, and the owner does not need to build it at his own expense

The management fee is expected to not exceed \$200 per month for the first 5 years, without paying<sup>31</sup> high maintenance costs

# 項目優勢 Privileges

君悅灣畔渡假屋首5年租金收入估算

土地 + 獨立屋成本 + 雜費基本開支：  
13.7萬 + 36.5萬 + 1.5萬 = 51.7萬

預期租金收入（每年）：

淡季（9月 - 5月）日租：加幣140元

$140 \times (270 \text{日} * 0.5) = 18,900$

旺季（6月 - 8月）日租：加幣300元

$300 \times (90 \text{日} * 0.8) = 21,600$

Estimated rental income for the first 5 years of Meadowlark Cove (Lake Newell)

Land + cost of detached house + basic expenses for miscellaneous expenses: 137,000 + 365,000 + 15,000 = 517,000

Expected rental income (annual):

Low season (September - May) daily rent: CAD 140  $140 \times (270 \text{ days} * 0.5) = 18,900$

Peak season (June - August) daily rent: CAD 300  $300 \times (90 \text{ days} * 0.8) = 21,600$



高爾夫球場



君悅灣畔



Marina

住宅項目

沙灘



露營營地

水上樂園

The images represent an artist's impression of the Development's convenience only. They are not drawn to scale and/or may have been edited and processed with computerized imaging techniques. Prospective purchasers should make reference to the sales brochure for details of the Development.  
本圖畫顯示發展商對有關設施之想像，有關圖畫並非按照比例繪畫及/或可能經過電腦修飾及處理。請參閱樓宇說明書。

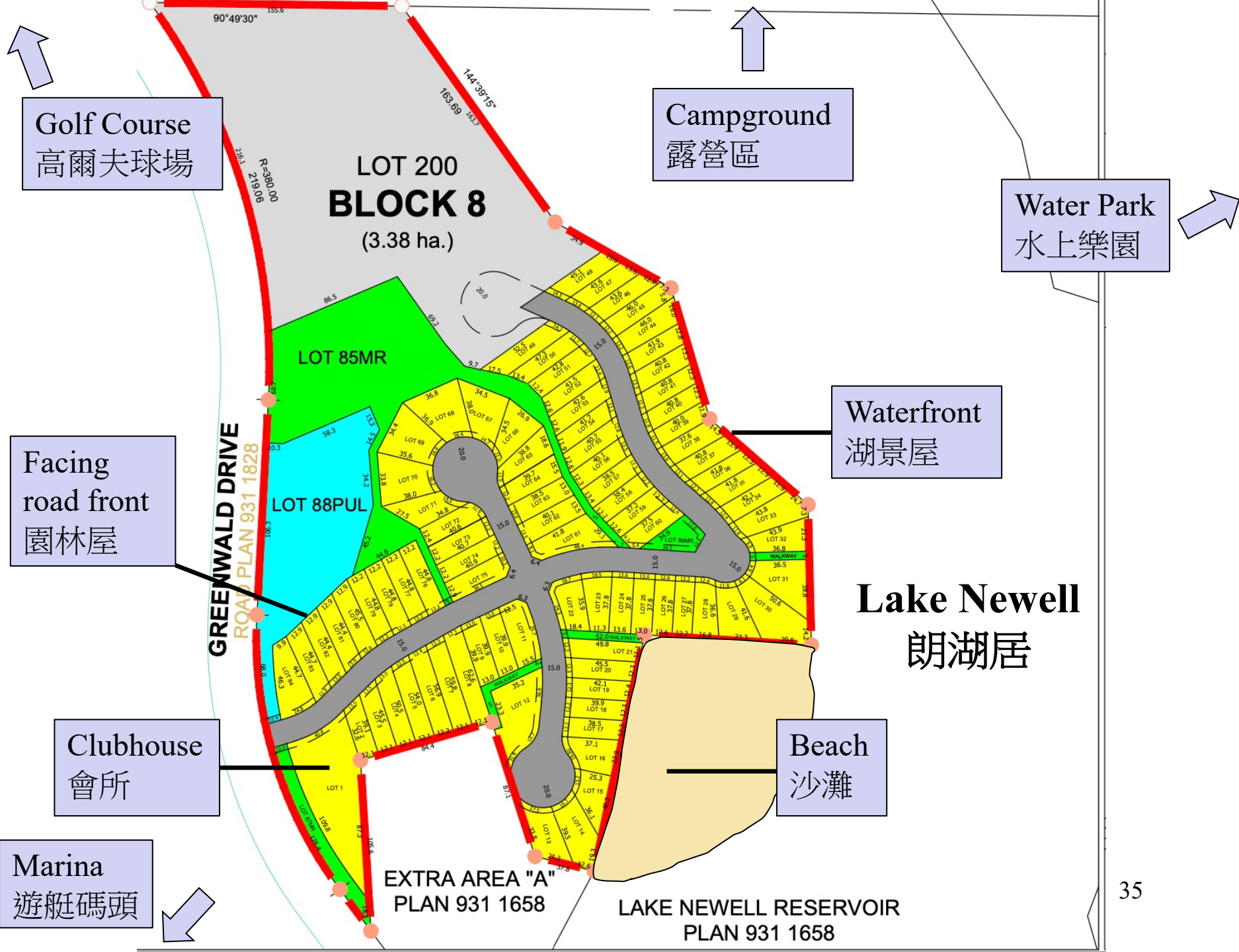


Waterfront  
湖景屋

Beach  
沙灘

Facing road front  
園林屋

The images represent an artist's impression of the Development concerned only. They are not drawn to scale and/or may have been edited and processed with computerized imaging techniques. Prospective purchasers should make reference to the sales brochure for details of the Development.  
本圖像顯示物業畫家對有關發展項目的想像，有關圖像並非按照比例繪畫及/或可能經過電腦修飾處理。準買家如欲了解發展項目的詳情，請參閱售樓說明書。



Golf Course  
高爾夫球場

Campground  
露營區

Water Park  
水上樂園

Facing road front  
園林屋

Waterfront  
湖景屋

Lake Newell  
朗湖居

Clubhouse  
會所

Beach  
沙灘

Marina  
遊艇碼頭

LOT 200  
**BLOCK 8**  
(3.38 ha.)

LOT 85MR

LOT 88PUL

EXTRA AREA "A"  
PLAN 931 1658

LAKE NEWELL RESERVOIR  
PLAN 931 1658

# 信心之選

## 港資發展商加利集團 (GSL Group)

- 1988年成立，已於卡加利、溫哥華、多倫多、列治文四大城市發展15個住宅及商業項目
- Established in 1988, it has developed 15 residential and commercial projects in four major cities: Calgary, Vancouver, Toronto and Richmond

康樂園	威達苑	嘉莉苑	嘉蘭苑	牛津花園
帝皇閣	新麗園	碧濤花園	碧濶苑	雅富閣
富善花園	嘉翠園	Killarney Manor	Imperial Tower	Penbrooke Village

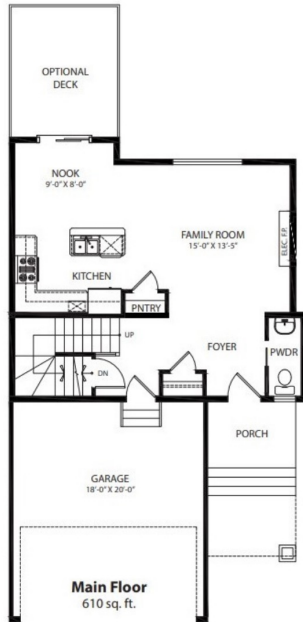
- 20多年加拿大經驗，打造經典傳世之作
- More than 20 years of Canadian experience, creating a classic handed down
- 香港背景，熟悉華人客戶需求，量身定做完美居庭
- Hong Kong background, familiar with the needs of Chinese customers, tailor-made perfect homes
- 早於90年代為港人移民/資金往境外轉移制定房地產投資產品，成功令投資者資產/貨幣匯值雙增長
- As early as the 1990s, we developed real estate investment products for Hong Kong people's immigration/transfer of funds overseas, and successfully increased investors' assets and currency exchange rates.

# House Type



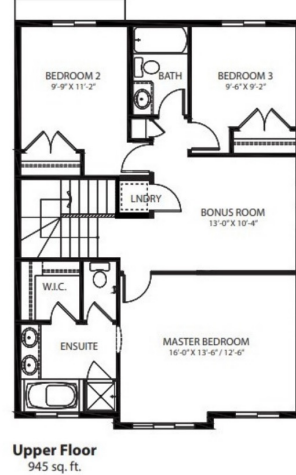
Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

建築商 **Prominent Homes** - 提供五種屋型選擇



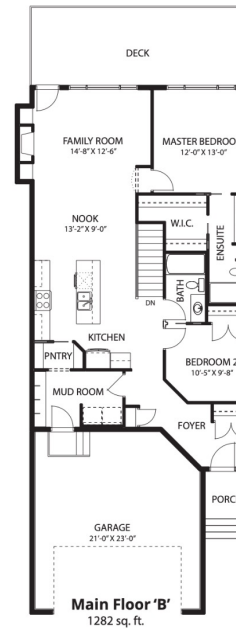
## McNeil

1555平方呎 主樓層610平方呎  
38萬加元起 上層945平方呎  
3睡房 2.5浴室 2車位



Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

建築商 **Prominent Homes** - 提供五種屋型選擇



## Brighton

1282平方呎 主樓層1282平方呎  
43萬加元起  
2睡房 2.5浴室 2車位

### More options

bsmnt w/o suite	\$46萬起
bsmnt w/ secondary suite	\$51萬起
w/ secondary suite on either main/upper floor no bsmnt	\$46萬起
NO secondary suite but w/ double master suite no bsmnt	\$46萬起

\*\*Final dimension may differ due to site conditions

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### More options

bsmnt w/o suite	\$56萬起
bsmnt w/ secondary suite	\$60萬起
w/ secondary suite on either main/upper floor no bsmnt	\$51萬起
NO secondary suite but w/ double master suite no bsmnt	\$51萬起

\*\*Final dimension may differ due to site conditions

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# House Type



Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

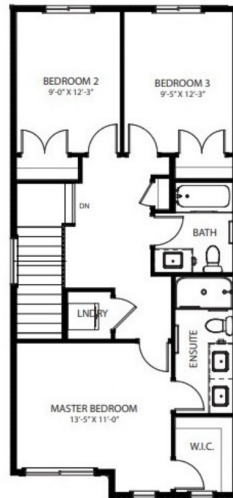
建築商 **Prominent Homes** - 提供五種屋型選擇

## Bow

1602平方呎 主樓層788平方呎  
43.7萬加元起 上層814平方呎  
3睡房 2.5浴室 2車位



**Main Floor**  
788 sq. ft.



**Upper Floor**  
814 sq. ft.

More options

bsmnt w/o suite	\$52萬起
bsmnt w/ secondary suite	\$57萬起
w/ secondary suite on either main/upper floor no bsmnt	\$52萬起
NO secondary suite but w/ double master suite no bsmnt	\$51萬起

\*\*Final dimension may differ due to site conditions

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Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

建築商 **Prominent Homes** - 提供五種屋型選擇

## Hathaway

1086平方呎 主樓層1086平方呎  
36.8萬加元起  
1睡房 1.5浴室 2車位



**Main Floor**  
1086 sq. ft.

More options

bsmnt w/o suite	\$48萬起
bsmnt w/ secondary suite	\$51萬起
w/ secondary suite on either main/upper floor no bsmnt	\$48萬起

\*\*Final dimension may differ due to site conditions

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# House Type



Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

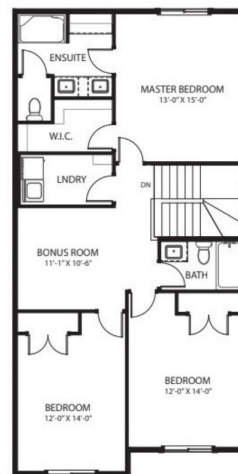
建築商 **Prominent Homes** - 提供五種屋型選擇

## **Pavanna**

2010平方呎 主樓層925平方呎

48.5萬加元起 上層1085平方呎

3睡房 2.5浴室 2車位



### More options

bsmnt w/o suite	<b>\$58萬起</b>
bsmnt w/ secondary suite	<b>\$62萬起</b>
w/ secondary suite on either main/upper floor no bsmnt	<b>\$57萬起</b>
NO secondary suite but w/ double master suite no bsmnt	<b>\$54萬起</b>

\*\*Final dimension may differ due to site conditions

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+852 9736 3034

灣仔軒尼詩道250號15樓全層

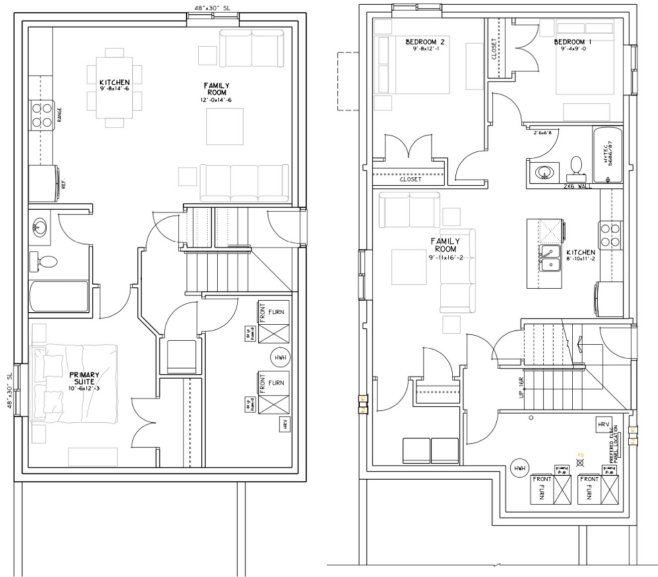


# House Type



Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

建築商 **Prominent Homes** - Additional plans



BASEMENT SUITE  
640 SQ. FT.

BASEMENT SUITE  
730 SQ. FT.

\*\*Final dimension may differ due to site conditions

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Walkthrough Video:

<https://www.youtube.com/watch?v=zsTxvUxeNqc>

<https://www.youtube.com/watch?v=ChTjsuuhawI>

<https://www.youtube.com/watch?v=2w55EBbSAAk>

Lake Newell Promo Video:

[https://youtu.be/hSd\\_BTX0Xe8](https://youtu.be/hSd_BTX0Xe8)



Lake Newell - Meadowlark Cove  
朗湖居 - 君悅灣

建築商 **Prominent Homes** - Additional plans



Upper Floor  
1085 SQ. FT.

MAIN FLOOR PLAN  
1103 SQ. FT.

Main Floor  
MAIN = 1025 SQ. FT.  
TOTAL = 2010 SQ. FT.

\*\*Final dimension may differ due to site conditions

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# Purchase Procedure

Payable to 支付予

GSL GROUP HOLDINGS LTD.

Account Name: GSL GROUP HOLDINGS LTD

Account No.: 016-478-001840317

Bank Name: DBS Bank (Hong Kong) Limited

Bank Address: 99, Queen's Rd. Central, Central, Hong Kong

Swift Code: DHBKHKHH

Bank Name: Royal Bank of Canada

Main Branch: Calgary

Bank Address: 339 - 8th Avenue SW, Calgary, Alberta Canada

Bank Code: 003

Transit No.: 00009

Account No.: 137-297-8

Swift Code: ROYCCAT2

American Bank Association: 021000021

\*Account name for wiring is MICHAEL J. STRILCHUK PROFESSIONAL CORPORATION

# Purchase Procedure

Deposit: Total 40%  
按金：合共 40%

Reservation Fee: \$5,000 deposit to be paid by bank draft to Regent Park Realty (HK) Limited as down payment

for reservation of the lot upon signing this Agreement;

訂金：5,000 元，以銀行匯票支付予 Regent Park Realty (HK) Limited，作為簽署本協議時的訂金；

1st Deposit: Deposit (20% of the purchase price less CAD \$5,000), to be paid by bank draft to GSL GROUP HOLDINGS LTD within seven (7) days of acceptance of the Offer by Vendor herein;

首期按金：受託於賣方在此接受要約後七日內把按金（購買價格的 20% 減去 5,000 加元），通過銀行匯票支付給 GSL GROUP HOLDINGS LTD. ；

2nd Deposit: Deposit (20% of the purchase price), to be paid by bank draft to GSL GROUP HOLDINGS LTD within three (3) months from first deposit;

次期按金: 三個月內把按金 (購買價格的 20%)，通過銀行匯票支付給 GSL GROUP HOLDINGS LTD. ；

Balance: 60% of the purchase price, subject to adjustments, to be paid by bank draft to GSL GROUP HOLDINGS LTD within six (6) months or earlier upon three (3) days written notice from Regent Park the transaction is ready for Completion.

餘款：6 個月內把購買價格的 60%（如有調整）在 Regent Park 發出 3 天書面通知後，將以銀行匯票/電匯形式支付給 GSL GROUP HOLDINGS LTD. 完成交易

# Mortgage



LAKE  
NEWELL



## ***A MORTGAGE OFFER WITH HSBC***

**- Our Preferred Lenders for Meadowlark Cove -  
Introducing a mortgage solution for your Meadowlark Cove  
home from HSBC.**

At Meadowlark Cove, the purchasers are qualified for applying HSBC mortgage. We're here to help you during your home buying journey with a unique mortgage offer from HSBC that's filled with valuable benefits and protection.

Followings are the procedures and documents required for the mortgage applications:

1. Open HSBC Canadian account through HSBC International Banking Center
2. Sign "Customer Consent Form"
3. Obtain Hong Kong Credit report at <https://www.transunion.hk/home>
4. Letter of employment dated within the last 30 days
5. Last 3 months bank account statement to confirm income deposits
6. Last 3 months credit card statements
7. Bank account statement to confirm down payment / deposit
8. Signed full pages of Purchase Agreement



## Customer Information Consent

### Definitions

The following terms used in this Consent mean:

**"Account"** means each personal credit or deposit account that you apply for or have with us, either by yourself or jointly with other individuals, including a loan, HSBC MasterCard account, term deposit and guaranteed investment certificate.

**"Authorities"** includes judicial, administrative, public, or regulatory bodies, as well as governments, Tax Authorities, securities or futures exchanges, courts, and central banks or law enforcement bodies with jurisdiction over any part of the HSBC Group. They also include agents of any of these bodies.

**"Compliance Obligations"** means the HSBC Group's obligations to comply with:

- a. Laws or international guidance
- b. Internal policies or procedures
- c. Demands from Authorities
- d. Laws requiring us to verify our customers' identities

**"Connected Person"** means a person or entity (other than you) whose information (including Personal Information or Tax Information) we have in connection with providing you Services. A Connected Person may include a guarantor, a director, or officer of a company; partners or members of a partnership; a Substantial Owner, Controlling Person, or beneficial owner; trustee, beneficiary, settlor or protector of a trust; account holder of a designated account; a payee of a designated payment; or other persons or entities with whom you have a relationship relevant to your

relationship with the HSBC Group. A Connected Person also includes your representative, agent, or nominee.

**"Consent"** means this Customer Information Consent, which includes the definitions and clauses 1-7.

**"Controlling Person"** means an individual who exercises control over an entity. For a trust, this is the settlor, the trustees, the protector, the beneficiaries or class of beneficiaries, and anybody else who exercises ultimate effective control over the trust. For entities other than a trust, these are persons in similar positions of control.

**"Customer Information"** means your Personal Information, confidential information, and Tax Information or that of a Connected Person.

**"Financial Crime"** means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, and evasion of economic or trade sanctions. It also includes acts or attempts to circumvent or violate Laws relating to these matters.

**"HSBC Group"** means HSBC Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices (together or individually).

**"Member of the HSBC Group"** has the same meaning.

**"Laws"** includes local or foreign laws, regulations, judgments or court orders, voluntary codes, sanctions regimes, agreements between any member of the HSBC Group and an Authority, or agreements or treaties between Authorities that apply to HSBC or a member of the HSBC Group.



## Contact

Regent Park Realty HK

Tel: +852 3622 2019

Phone: +852 9736 3034

Email: [info@regentparkhk.com](mailto:info@regentparkhk.com)

Website: [www.regentparkhk.com](http://www.regentparkhk.com)

Address: 15/F, 250 Hennessy Road, Wan Chai, Hong Kong

Lake Newell: <https://regentparkhk.com/lake-newell-alberta-canada/>