

倫敦以外**熱點**?  
捕捉**伯明翰**樓市升勢!





- 為客戶提供**一站式服務**的物業投資公司，由**購買、申請房屋貸款、出租、租務管理及轉售**一應俱備  
為客戶提供世界各地具投資價值項目
- 由一班有經驗投資海外房地產的團隊組成
- 榮獲《資本壹週》「智選品牌大獎2016」之智選海外物業代理品牌大獎
- 榮獲《經濟一週》「實力品牌大獎2017」之海外物業代理



實力品牌大獎 2017  
THE OUTSTANDING BRAND AWARDS



# 熱烈恭賀下列獲獎機構

<p>行政座駕 <b>奧迪香港</b> Audi Hong Kong 奧迪香港</p>	<p>危疾及醫療保險 <b>中國人壽 (海外)</b> China Life Insurance (Overseas) Company Limited 中國人壽保險 (海外) 股份有限公司</p>	<p>海外物業代理 <b>Fanss MORE</b> Fanss MORE Group Limited</p>	<p>中小企銀行服務 <b>滙豐工商金融</b> HSBC Commercial Banking 滙豐工商金融</p>
<p>人壽保險公司 <b>AXA 安盛</b> AXA Hong Kong AXA 安盛</p>	<p>中港流動電話網絡服務供應商 <b>中國移動香港</b> China Mobile Hong Kong Co., Ltd. 中國移動香港有限公司</p>	<p>貴金屬買賣 <b>第一金</b> First Asia Merchants Bullion Limited 第一亞洲商人金銀業有限公司</p>	<p>股票交易系統 <b>Infocast 滙港資訊</b> Infocast Limited 滙港資訊有限公司</p>
<p>家族私人信託 <b>交通銀行信託有限公司</b> Bank of Communications Trustee Limited 交通銀行信託有限公司</p>	<p>證券公司 <b>中信證券國際</b> TIC Securities Brokerage (HK) 中信證券經紀香港</p>	<p>外匯公司 <b>Z.com Trade</b> GMO-Z.com Forex HK Limited 技慕環球通金融 (香港) 有限公司</p>	<p>互聯網推廣服務供應商 <b>新互動媒體</b> New iMedia Solutions Limited 新互動媒體有限公司</p>
<p>強積金基金經理 <b>中銀保誠資產管理</b> BOCI-Prudential Asset Management Limited 中銀國際英國保誠資產管理有限公司</p>	<p>企業流動通訊服務供應商 <b>1010</b> CSL Mobile Limited 香港移動通訊有限公司</p>	<p>銀行 (個人理財) <b>恒生銀行</b> Hang Seng Bank Limited 恒生銀行有限公司</p>	<p>強積金管理公司 <b>信安</b> Principal Hong Kong 信安香港</p>
<p>交易所買賣基金 (ETF) <b>中銀保誠資產管理</b> BOCI-Prudential Asset Management Limited 中銀國際英國保誠資產管理有限公司</p>	<p>銀行 (財富管理) <b>大新銀行</b> Dah Sing Bank, Limited 大新銀行有限公司</p>	<p>偵探社 <b>香港企業保安</b> Hong Kong Corporate Security Limited 香港企業保安有限公司</p>	<p>中小企融資服務 <b>上海商業銀行</b> Shanghai Commercial Bank 上海商業銀行</p>
<p>航空公司 <b>國泰航空</b> Cathay Pacific Airways Limited 國泰航空有限公司</p>	<p>一般保險 <b>大新保險</b> g Insurance Company (1976) Limited 大新保險 (1976) 有限公司</p>	<p>身體檢查中心 <b>香港體檢</b> Hong Kong Health Check &amp; Medical Diagnostic Group Limited 香港體檢及醫學診斷集團有限公司</p>	<p>旅行社 <b>太古旅遊</b> Swire Travel Limited 太古旅遊有限公司</p>
<p>跨境銀行服務 <b>中國建設銀行 (亞洲)</b> China Construction Bank (Asia) 中國建設銀行 (亞洲)</p>	<p>名貴鐘錶行 <b>英皇鐘錶珠寶</b> or Watch &amp; Jewellery (HK) Co. Ltd. 英皇鐘錶珠寶 (香港) 有限公司</p>	<p>商業銀行服務 <b>滙豐工商金融</b> HSBC Commercial Banking 滙豐工商金融</p>	<p>財務機構 <b>迅達財務</b> Telstar Finance Co. Ltd. 迅達財務有限公司</p>

## 英國脫歐後：匯率

英鎊/港元 (GBP HKD=X) ☆ 加入追蹤清單

CCY · 貨幣為 HKD ·

10.80 -0.005 (-0.05%)

市場開市 · 截至 2:43AM GMT ·

⊕ 指標 ⊕ 比較 | 日期範圍 1天 5天 1個月 3個月 6個月 今年以來 1年 2年 5年 最大值 | 間隔 1M 線圖 繪畫 設定 分享 重設



與 ChartIQ 合作提供





伯明翰  
Birmingham



## 伯明翰 – 地理位置

- 位於英格蘭中西部
  - 英國**第二大城市**
  - 2個和4個小時可覆蓋四千萬人口和全國90%區域，極具戰略價值。
- 航空、鐵路和公路的交通非常便利
  - 三條高速公路M5、M6和M42連接全英所有地區
  - 乘火車往返倫敦或曼徹斯特均**<1.5小時**
  - 伯明翰國際機場是英國**第三大機場**，直達全球**110個城市**

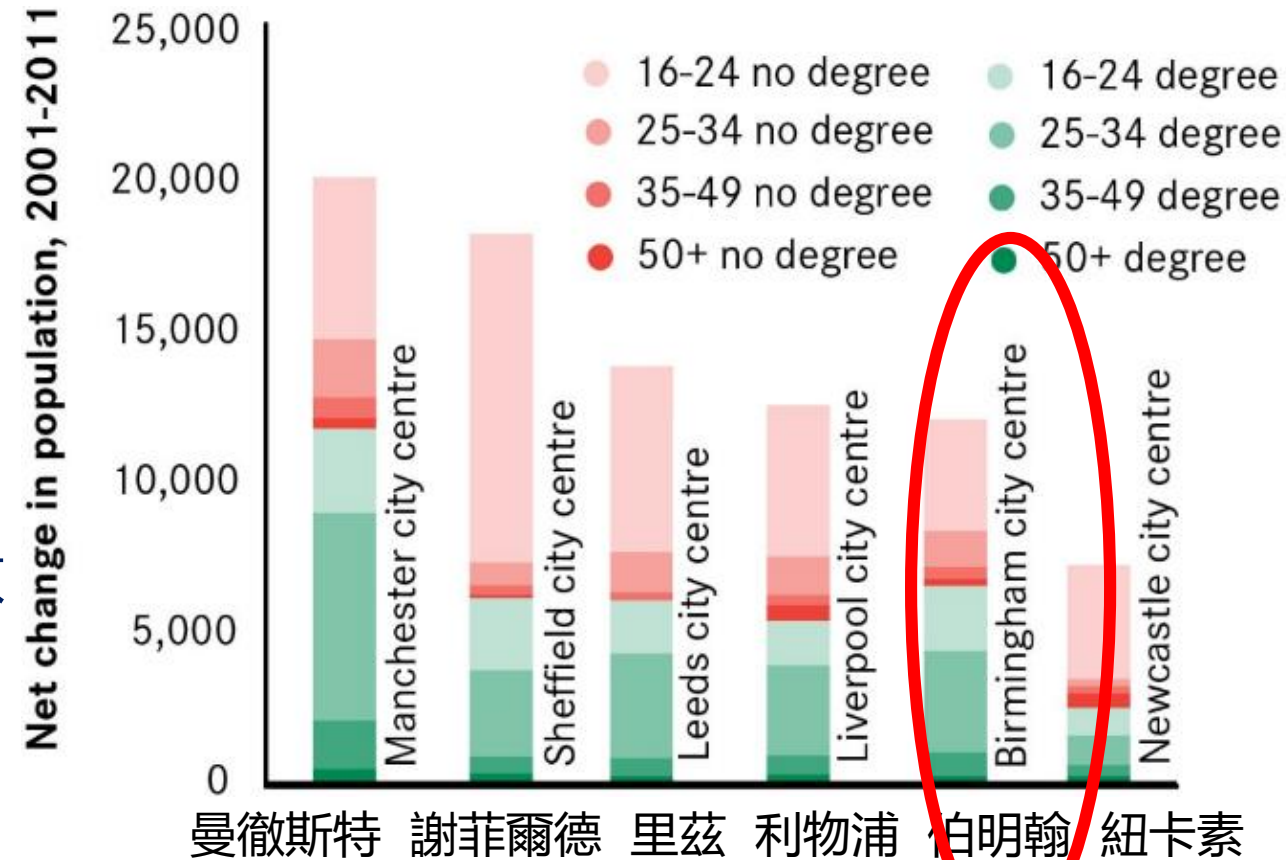




## 伯明翰 - 人口結構

### 人口年輕 + 高學歷

- 英國第二高人口城市,市中心區人口達120萬人、都會區人口約370萬人
- 英國中西部地區中增長最快及最年輕化
  - 年齡界乎16至34歲居民佔全部人口的三分之一以上, 高於英國整體(13.5%)
- 2007-16 人口增長: 103,726, 當中移民人數60,393人, 佔58.2%
- 2016年就有6,016人從倫敦遷往伯明翰, 遠超遷往英國其它城市的人數

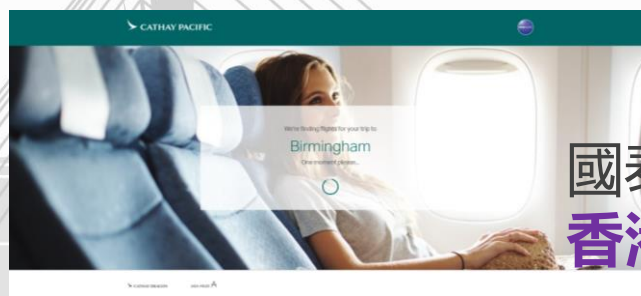


## 伯明翰 – 交通連接國際

- **伯明翰國際機場 (BHX)**
  - 每年處理旅客吞吐量**超過970萬人次**
  - 提供在英國內陸航班(如愛丁堡、紐基)以及到歐洲(如米蘭、巴黎、柏林), 美國(紐約), 中東(杜拜)等國際直航
  - **HKG → BHX (最快約15小時\*)**



海南航空公司2017年7月開辦**伯明翰來往北京**航班。



國泰每周至少七班往來**香港來往伯明翰**航班

\*來源 : Skyscanner





## 伯明翰 – 主要交通

- **高速公路**
  - 高速公路M5、M6和M42連接全英所有地區
- **鐵路**
  - Regional Rail : 於伯明翰市內行駛，亦能通往其周邊城市 (如 Wolverhampton、Stafford、Rugby)
  - National Rail : 可通往英國各個城市 (由伯明翰前往倫敦，車程約需 1.5 小時)
- **巴士**
  - 多條巴士綫路於市內行駛，並能通往附近城市 (Coventry、Wolverhampton)
- **電車**
  - 連接伯明翰及 Wolverhampton



## 伯明翰 – 高等教育

### 5所大學:

- 合共超過75,000 大學生人口
- 學生總數於全英國位居**第2**
- 倫敦以外最大的高等教育中心



### 伯明翰大學



UNIVERSITY OF  
BIRMINGHAM

- 全英國排名15 (*Academic Ranking of World Universities 2015*)
- 世界**82**強名校 (*QS World University Rankings 2016*)
- 校友中共有2位諾貝爾獎得主及4位首相





## 伯明翰 – 商業活動

- 伯明翰連續4年是全英國最大的創業城市
- 2016年上半年便有9,151 家新公司成立。
- 《泰晤士報》稱伯明罕是「**首都倫敦之外最有活力的創業社區**」。
- 2016年，伯明翰創業型企業數量增加37%；2011年至2015年之間，外商直接注資額猛增243%。
- 大伯明翰區域於2015/16年吸引81項新的外國直接投資項目，創造大量就業人數。
- 高增值產業- 即 **Business, Professional and Financial Services (BPFS)**、生命科技及數據產業於伯明翰有顯著的**25%** 增長。



## 伯明翰 – 商業活動

世邦魏理仕(CBRE)指2016年上半年，伯明翰的辦公室佔用率超過50萬平方英尺，比過去五年同期的平均水平高出57%。



### Regional occupational market

■ Demand for prime office space in key regional cities has increased dramatically during 2015. This has been driven by local businesses, start-ups, and the rise in northshoring, where rising rents in London has driven further relocations to regional markets.


■ 2015 take-up was 16% higher than the previous year (43% including the M25). Restored confidence and positive market sentiment has resulted in a considerable spike in demand for certain cities.

■ Manchester, Birmingham Cardiff and Edinburgh have seen increases of 39%, 105%, 41% and 44% respectively, on the ten year average, with Birmingham and Cardiff finishing the year with the best take-up figures ever recorded. Going forward, Bristol is expected to see the best growth in 2016, up 45% on 2015.

第一太平戴維斯於2016年的一份報告中發現，在過去十多年間，伯明翰、曼徹斯特、卡迪夫及愛丁堡的辦公室佔用率升幅分別為105%、39%、41%及44%。



## 伯明翰 – 商業活動



UK Trade and Investment指，伯明翰於2014年擊敗了曼徹斯特成為倫敦以外的外商投資最熱門目的地，新創造出了1.9萬個新工作職位。

在這些投資中，汽車製造業佔了2/3，商業和專業服務佔項目的30%。





## 經濟發展

進駐伯明翰的國際企業

### 英國中南部經濟重鎮

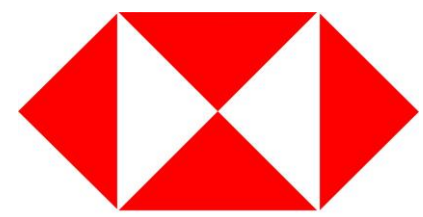
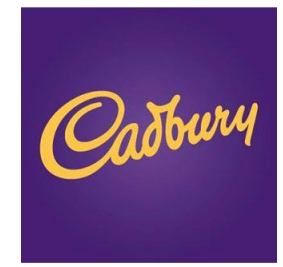
- 經濟規模僅次於倫敦
- **製造業**和**商務服務業**為主
- 重點發展產業: **低碳工業**、**醫藥/健康醫療/生命科學**及**農業食物業**。

Sainsbury's



Rolls-Royce®

ASDA



WHITBREAD

HSBC

JAGUAR



national  
express



RBS



# THE CURVE II



伯明翰位處英國中部的地利，是國家辦事處和跨國辦事處的理想地點。



- 普華永道進駐伯明翰的新辦公室 
- 德意志銀行 (Deutsche Bank) 最近在伯明翰創造了1,200個就業機會。 



- 匯豐十層高的新總部將在2018年1月開始啟用，創造1,200個就業崗位
- 2019年英國稅務海關總署 (HM Revenue & Customs) 將在伯明翰創造3,000個就業崗位，





## 伯明翰 – 經濟發展

伯明翰過去幾年有兩個重要的趨勢，分別為

- 市中心的一系列大規模改造計劃，以及
- 「面向未來」的城市交通基建。





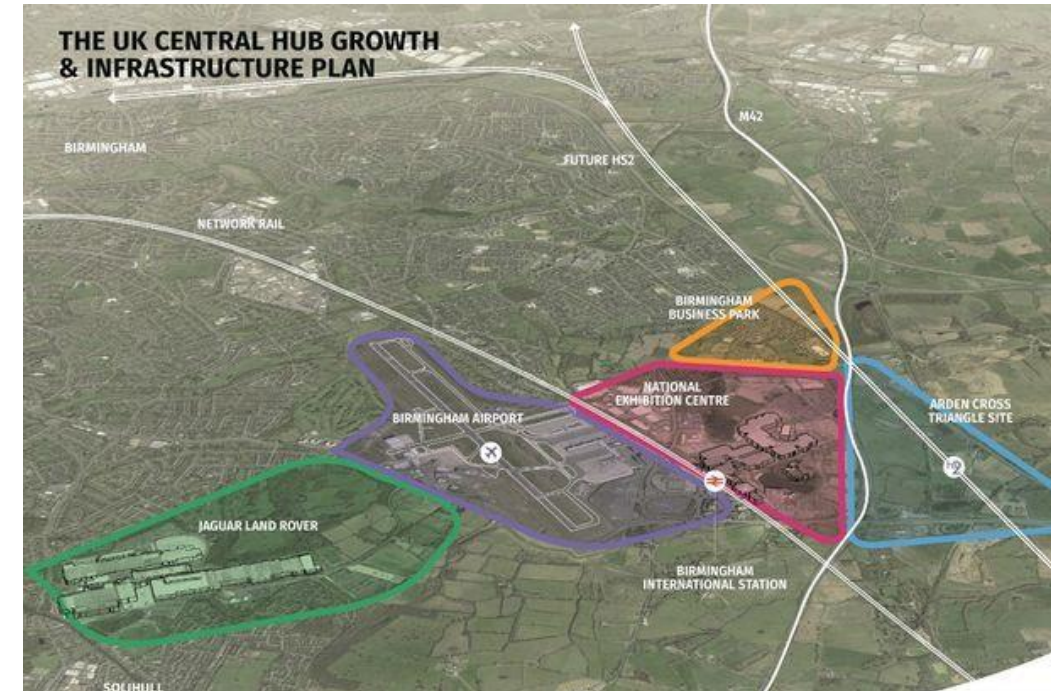
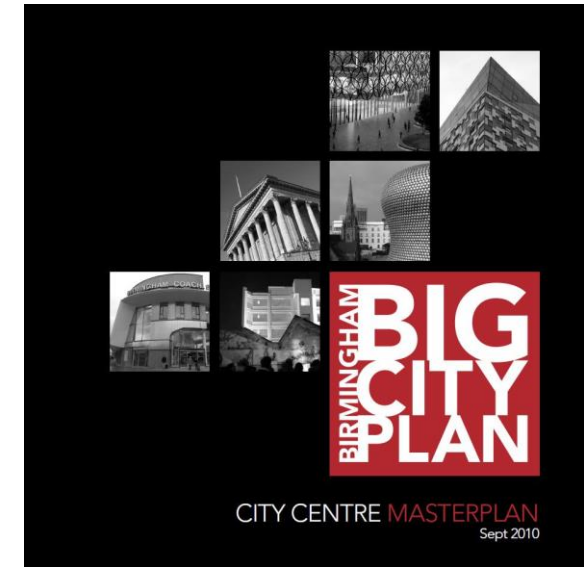


## 伯明翰 – 經濟發展

**大型基建:** 綜合發展區 (£2.1bn each year)

### 大城市規劃 - 擴展城市帶動就業

- 為期20年的市中心總體規劃項目 2010-2030
- 包括城區往外擴張，**將原來市中心地帶擴大十倍**；進行大型建設及轉型計畫，刺激商業發展，增加就業機會及辦公室的需求。
- 目標在2030年前擠入世界排名前20大城市。
- **增加50,000個就業額**
- 每年將可帶來 **210億英鎊**的經濟效益
- 計畫核心包括耗資**5億英鎊**的「天堂」開發項目。







2017-2020

## 103 Chamberlain Square 大型項目

Size of scheme: 221,000 sq ft  
Developer: Sterling Property Ventures / Rookspring  
Start - Q1 2018 / PC - Q1 2020



### Platform 21

Size of scheme: 112,000 sq ft  
Developer: LIM / Evenacre  
Start - Q1 2018 / PC - Q4 2018

### 1 Centenary Square

Size of scheme: 212,000 sq ft  
Developer: Miller Developments  
Start - Q2 2015 / PC - Q4 2017

### 3 Arena Central

Size of scheme: 240,000 sq ft  
Developer: Miller Developments / L&G  
Start - Q3 2017 / PC - Q1 2020



### One Chamberlain Square

Size of scheme: 172,000 sq ft  
Developer: Argent / Hermes  
Start - Q2 2016 / PC - Q4 2018

### Two Chamberlain Square

Size of scheme: 183,000 sq ft  
Developer: Argent / Hermes  
Start - Q3 2016 / PC - Q1 2019



### 3 Snowhill

Size of scheme: 404,000 sq ft  
Developer: Ballymore / M&G  
Start - Q4 2016 / PC - Q1 2019

### Crossway

Size of scheme: 76,254 sq ft  
Developer: Dunedin Property  
Start - Q2 2016 / PC - Q4 2017



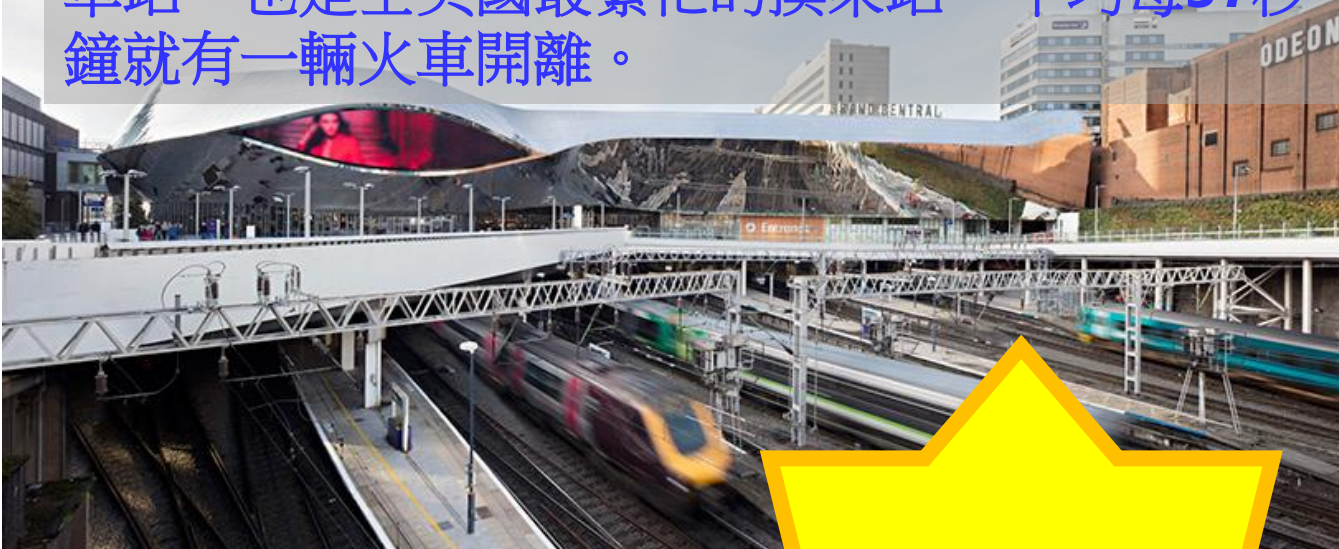


## 伯明翰 – 大型基建

耗資**£7.5億**翻新的伯明翰新街火車站每天服務**170,000**名乘客，是英國除倫敦以外最繁忙的火車站，也是全英國最繁忙的換乘站 -- 平均每**37秒**鐘就有一輛火車開離。

翻新項目於**2015年9月**竣工

零售業因為**Grand Central**購物中心於**2015年**正式開業而變得異常興旺。這所巨型購物中心，面積約**435,000**平方呎，已成功吸引著名**John Lewis**百貨公司進駐，今天大伯明翰市已是倫敦市外全國唯一三大國內百貨公司同時具備的城市





# 伯明翰 — 經濟發展

## 大型基建: 綜合發展區

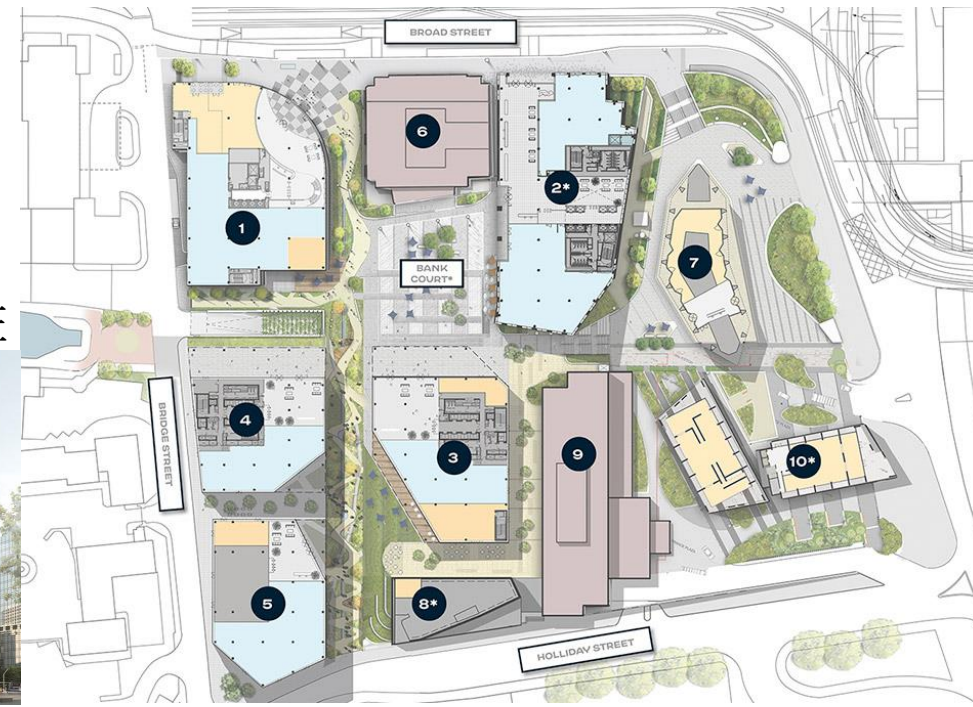
### 布林德利广场 (BRINDLEY PLACE)

布林德利广场始建于90年代。该项目区域临近运河，是开创性的多用途综合开发项目，为伯明翰的商业与休闲带来了巨大转变。该项目区域拥有120万平方英尺甲级写字楼，容纳诸多知名企业及8,500名员工。德勤、德意志银行、苏格兰皇家银行都驻扎于此。同时，布林德利广场拥有高端餐饮与休闲场所，每天可吸引10,000名消费者。



### 阿瑞纳中心区 (ARENA CENTRAL) HSBC HQ 2018 年1月進駐

阿瑞纳中心区将于伯明翰市中心落成。作为“企业专属商区”，阿瑞纳中心区将为企业提供120万平方英尺的综合性商业空间。汇丰银行将于2018年入驻，届时，阿瑞纳中心区的办公室将成为其英国总部，容纳1,000名员工，办理汇丰银行在英国公司与私人银行业务。





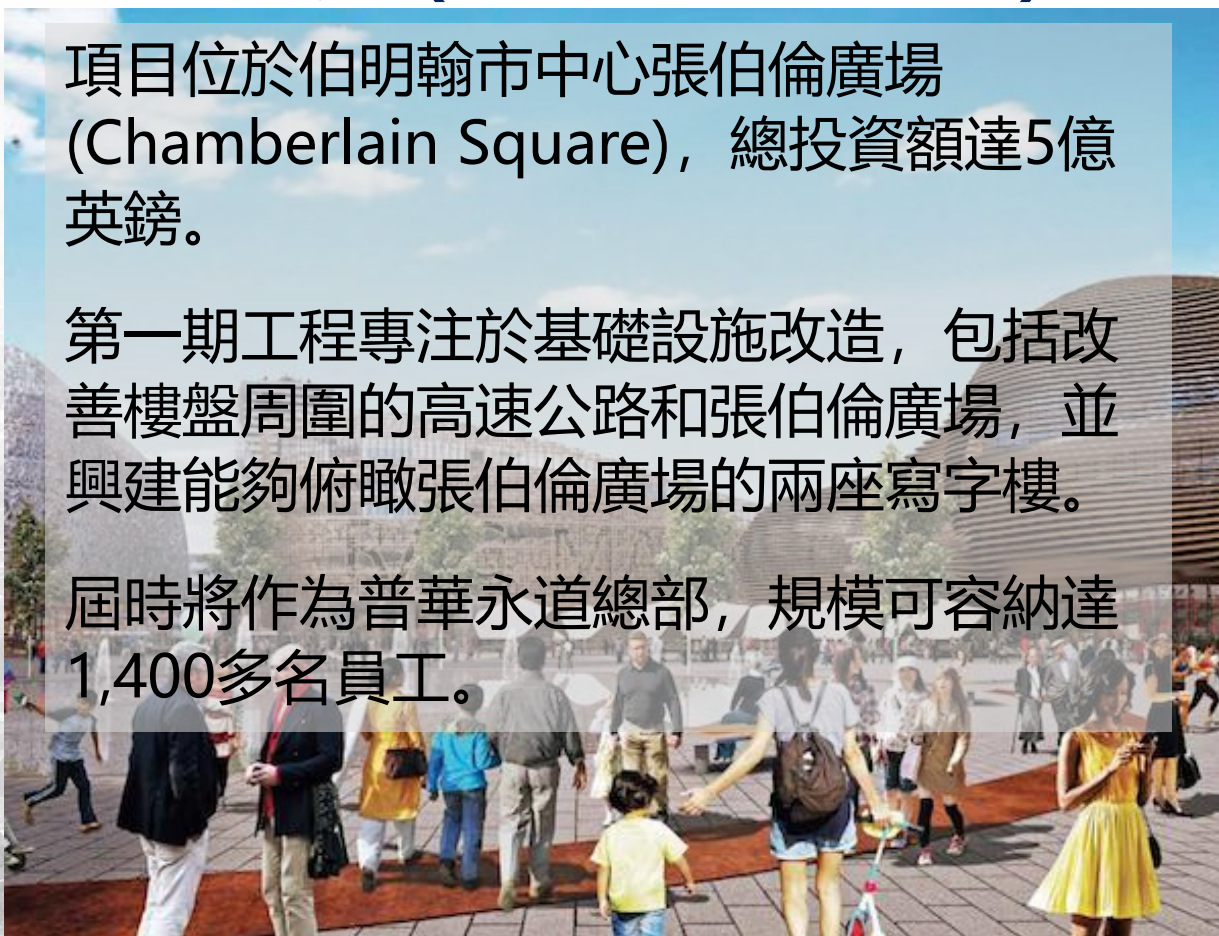
## 伯明翰 – 大型基建

### 天堂廣場 (Paradise Circus)

項目位於伯明翰市中心張伯倫廣場 (Chamberlain Square)，總投資額達5億英鎊。

第一期工程專注於基礎設施改造，包括改善樓盤周圍的高速公路和張伯倫廣場，並興建能夠俯瞰張伯倫廣場的兩座寫字樓。

屆時將作為普華永道總部，規模可容納達1,400多名員工。





## 伯明翰 – 大型基建

### 伯明翰 Smithfield

復興工程Smithfield位於伯明翰市中心New Street火車站的東南方，總面積14公頃。

這一項目將提供新住宅區、零售市場和公共空間，同時伯明翰的Midland Metro輕軌將連接至該區域。





## BIRMINGHAM INDUSTRIAL



Written by  
**Jon Ryan-Gill**  
Partner  
Logistics and Industrial



*Birmingham was once dubbed “The City of a Thousand Trades.”*

## Midlands engine

### Background

*Birmingham was once dubbed “The City of a Thousand Trades.” Business may have changed since this title was bestowed, but today, the city remains a heartland for British industry.*

Since the 16th century, economic growth in Birmingham and the West Midlands has been very much dependent on a buoyant industrial backbone. Born out of textile and metalwork manufacturing, this industrial nucleus has continually morphed over time to create a diverse industrial heartland known as the ‘Midlands Engine’. Currently, the Midlands region acts as host to around 50% of the UK’s industrial stock.

Particularly important was the opening of the Austin car plant in 1905 at Longbridge. This set in place the foundations for a long relationship between Birmingham and the automotive industry. Despite the decline and subsequent reinvention of Longbridge to a mixed-use centre, the success of Jaguar Land Rover (JLR) across the West Midlands supports a strong list of original engineering manufacturers (OEMs).

The geographical position of the region has also meant that the area was quickly established as the UK’s pre-eminent logistics hub. Midlands-based supply chain companies enjoy access to six major motorways which bring over 90% of the UK population within 4.5 hours drive. This leading position is gaining even more significance, with Greater Birmingham a vital component in the growth of retail and e-commerce.

Whilst the industrial sector continues to evolve, the West Midlands retains its position as a global centre for industry, with manufacturing and the automotive industry forming vital components. However, it is the rapid structural change in retail that is shaping the next chapter of Birmingham’s industrial journey.

## 大型製造業

Knight Frank The Birmingham Report



### Automotive

*The ubiquitous growth of the motor car continues to support expansion of the industrial sector in Birmingham and the West Midlands.*

Despite the inevitable peaks and troughs, the West Midlands today remains loyal to its automotive heritage, with JLR, MG, Aston Martin, BMW and London Taxi Company all based in the region. The most prominent success story has been the growth of JLR. The company has a turnover in excess of £22bn and more than 40,000 employees. Across the West Midlands, JLR now has significant property holdings with over 15 million sq ft of accommodation at Castle

Bromwich, Minworth, Solihull, Wolverhampton, Coventry, Leamington and Gaydon. This is set to grow by an additional one million sq ft via the expansion of its Solihull plant and a creation of a further 1,600 new jobs.

*“Despite the inevitable peaks and troughs, the West Midlands has retained its central position in the automotive world.”*

The influence of JLR’s presence in the West Midlands extends beyond just its immediate operational facilities. Central to JLR’s success is the positioning of its suppliers. Importantly,

the ‘Just in Time’ (JIT) supply chain revolves around Tier 1 component and parts suppliers being situated within approximately 30 minute drive time from the main operations plants. This enables a production rate of one car per minute with JLR; only holding approximately five hours of finishing products on site at any time. It is estimated that eight jobs in the supply chain are created per single job at JLR, a clear example of the importance of the sector in the region.

It is notable that twelve years after the collapse of MG Rover, the West Midlands remains the largest UK export market for automotive goods. Notably, exports in H1 2017 reached over £3bn, 15% higher than at the same juncture in 2016. The journey of ‘Midlands Motor’ clearly has many more miles to run, with new models coming on line and the evolution of electric and hybrid technology.



## 伯明翰 – 經濟發展

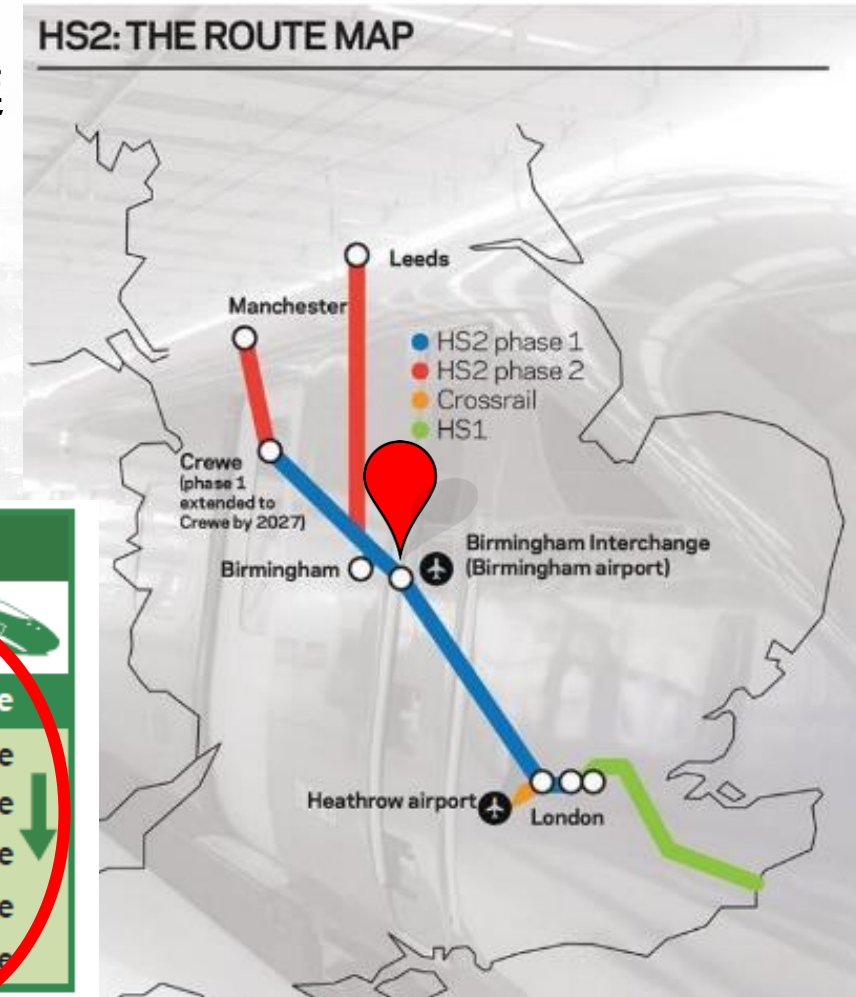
### 大型基建: 英國高鐵HS2項目



- 從倫敦前往伯明翰車程將縮短一半，49 分鐘即可到達
- 總投資達到320億英鎊
- 創造超過60,000個就業機會
- £13億地方經濟效益

從伯明翰出發前往:

Expected HS2 Journey Times			
TO	NOW	H2S	Journey time
London	1hr 21mins	49 mins	41% decrease
Manchester	1hr 30 mins	40 mins	56% decrease
Liverpool	1hr 34 mins	60 mins	36% decrease
Leeds	2hrs	65 mins	46% decrease
Newcastle	3hrs	2hrs 20 mins	22% decrease





## 伯明翰電車(Metrolink Upgrade) £145million擴建計劃

- 初步工程已於17年動工，預計2021年春季完成整個擴建工程。
- 交通局將提供 £59.8million 資助耗資達 £145million的擴建計劃。



Map of the Edgbaston extension along Broad Street



## 伯明翰 – 房屋價格

### ❖ 強勁住屋需求

- 大量新興行業吸引吸引年輕專業人士進駐
- 大型學生群衍生的住屋需求
- 激增的人口刺激需求

### ❖ 市中心住宅物業供應少

- 2016年之前每年新住宅單位供應少於500間

(來源: *Select Property*)

樓價將持續上升



供不應求

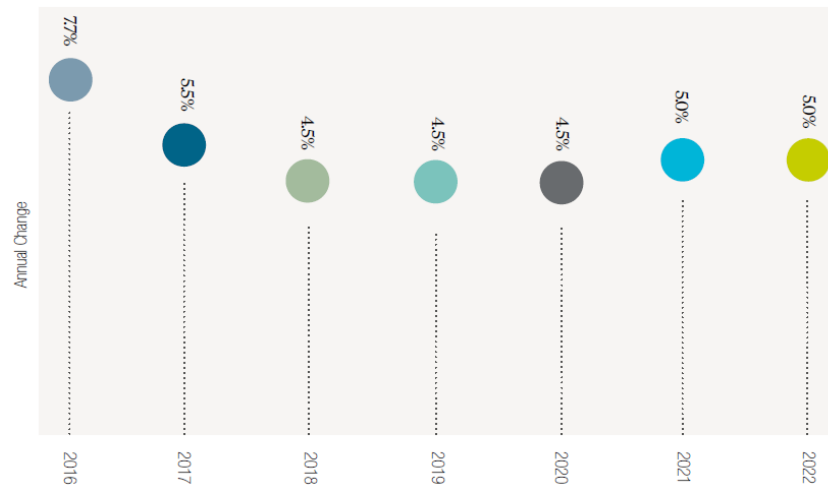


## 伯明翰 – 房地產市場

## 跑贏大市！

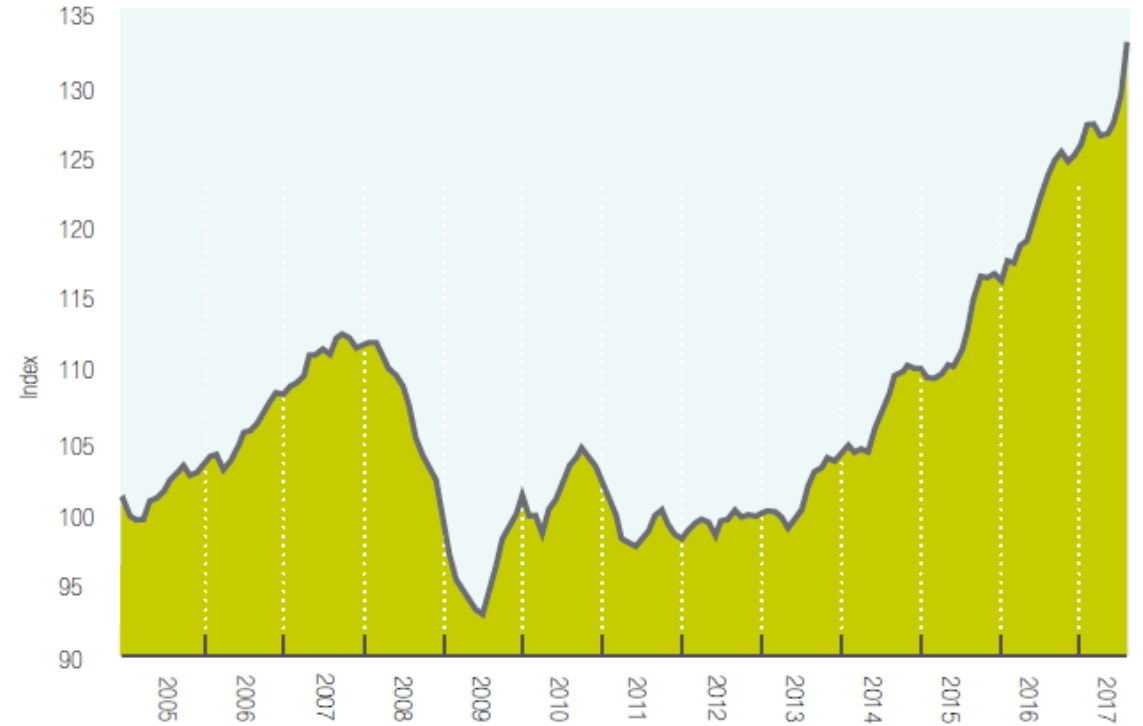
- 自2015年中開始, 每年樓價升幅**5%-10%**, 跑贏英國其他城市
- 自2009年累積升幅達**43%**
- 伯明翰現時住宅均價為**英鎊175,000**, 低於全國均價英鎊243,000
- 預計由2018年至2020年累積升幅達**14%**至平均尺價**英鎊500**

Figure 4 Forecast: Birmingham house prices



Source: Knight Frank Research / ONS Data

Figure 1 Birmingham average house price performance  
(Indexed, 100=03/2004)



Source: Knight Frank Research / ONS





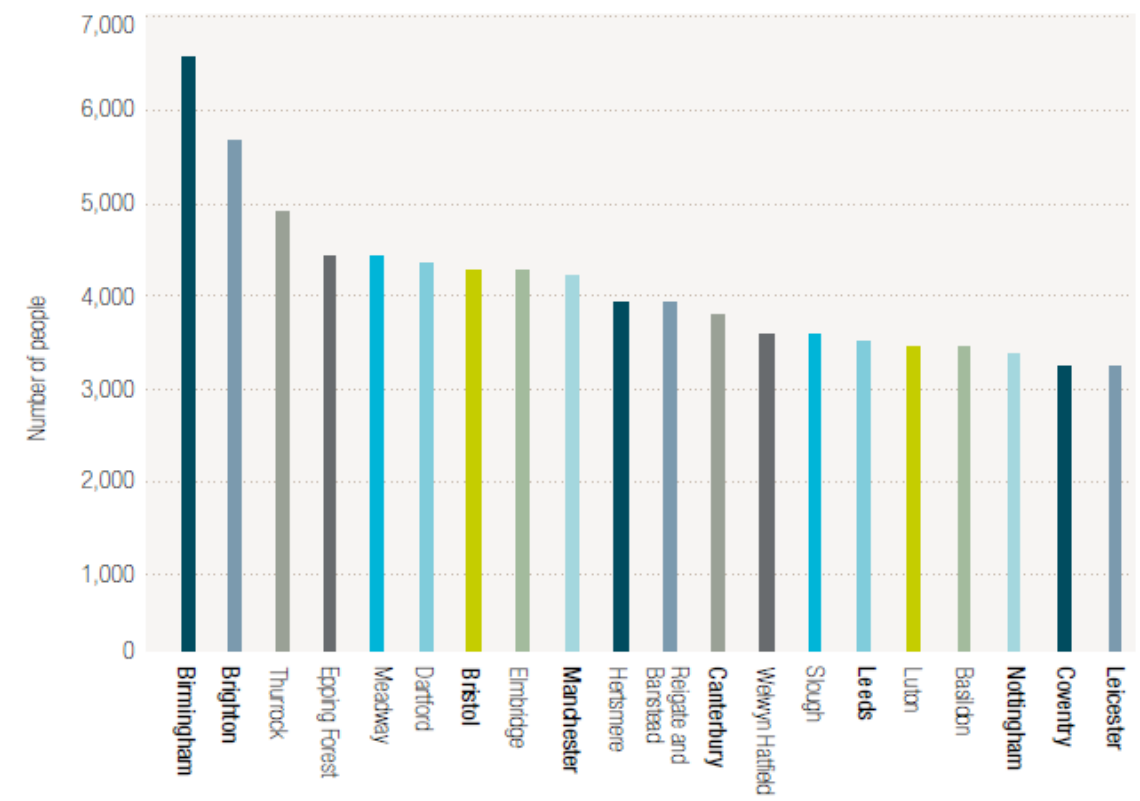
## 伯明翰 – 房地產市場

### 跑贏大市！

#### 原因一: 外來人口

- 伯明罕市中心住宅呎價為**英鎊300-450**, 倫敦市中心呎價為英鎊**1,000-2,000+**
- 更佳生活環景、就業機會, 吸引大量年青人定居
- 優質大學

Figure 2 **Top destinations for those leaving London, 2016**  
Total outward migration by destination



Source: ONS / UK Migration Statistics



# THE CURVE II



## 伯明翰 – 房地產市場

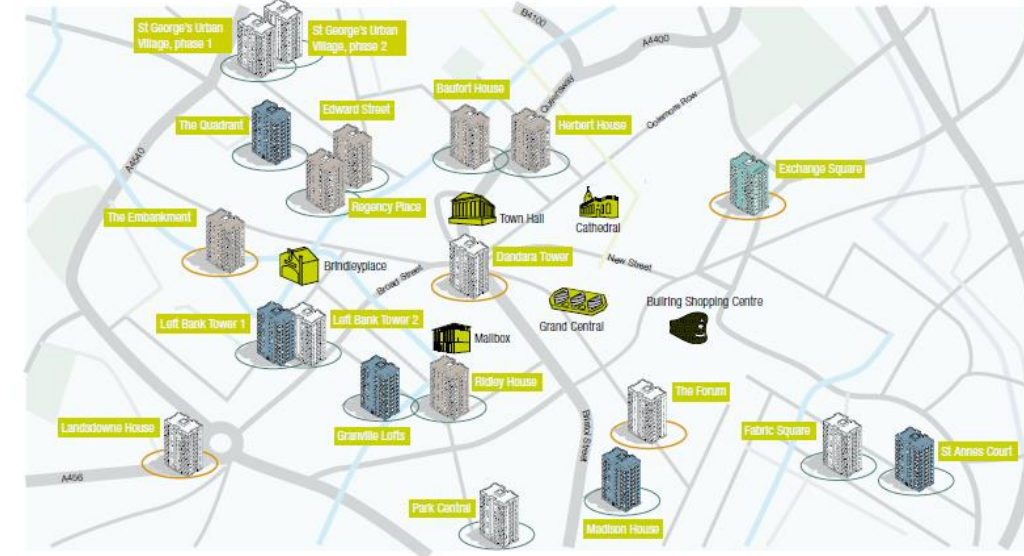
# 跑贏大市！

### 原因二: 供不應求

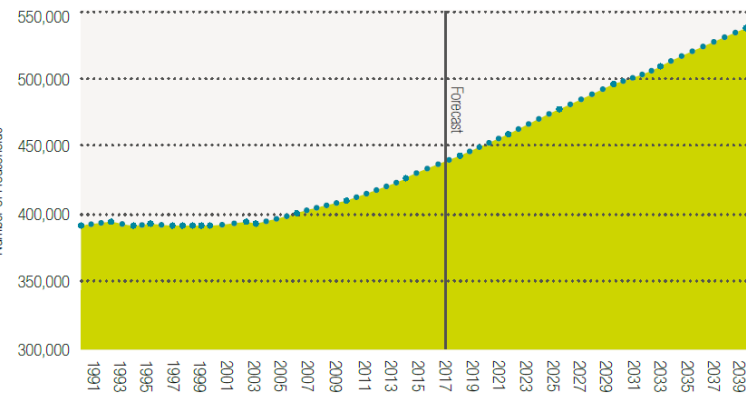
- 未來20年, 增加100,000家庭住戶
- 每年新屋需求達3,577間
- 每年新屋供應約2,000間

### Birmingham Pipeline

Residential units under construction, city centre



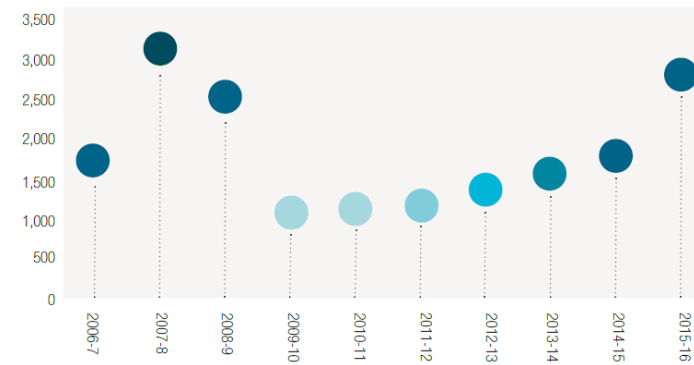
### Figure 5 Growth in households, Birmingham



Source: DCLG

### Figure 6 New housing supply, Birmingham

Net additional dwellings



Source: Knight Frank Research / DCLG

**3,577**  
Housing need per annum, Birmingham  
(DCLG consultation) on calculating housing need

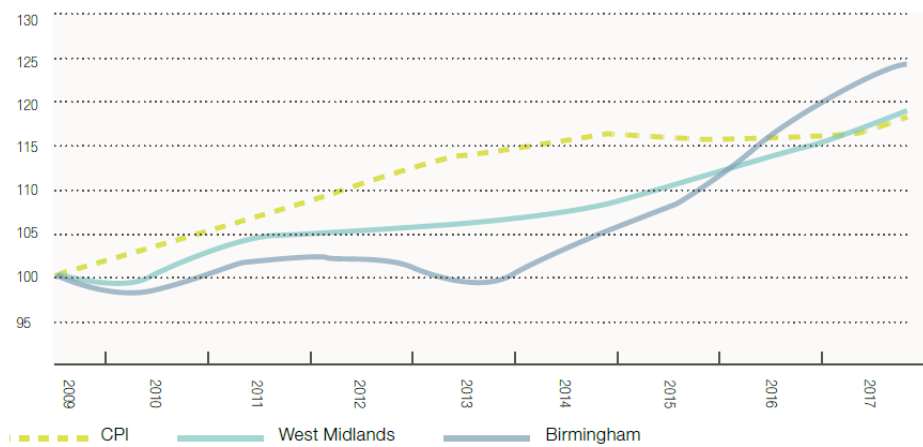


## 伯明翰 - 房地產市場

### 稳定租金升幅

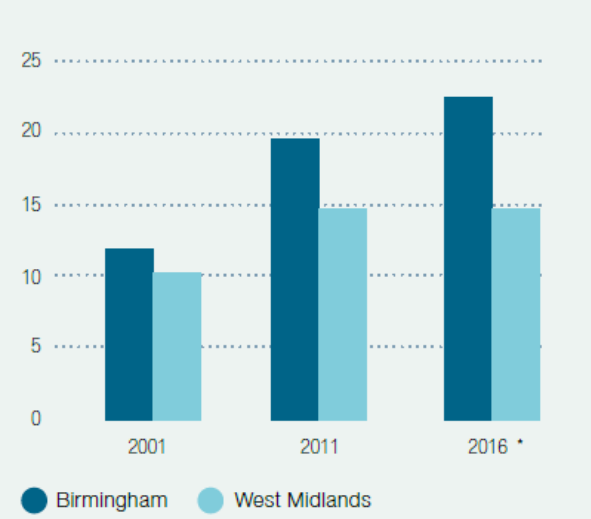
Figure 7 Rental growth in Birmingham

Average asking rents, 2 bed flat (indexed, Q42009=100)



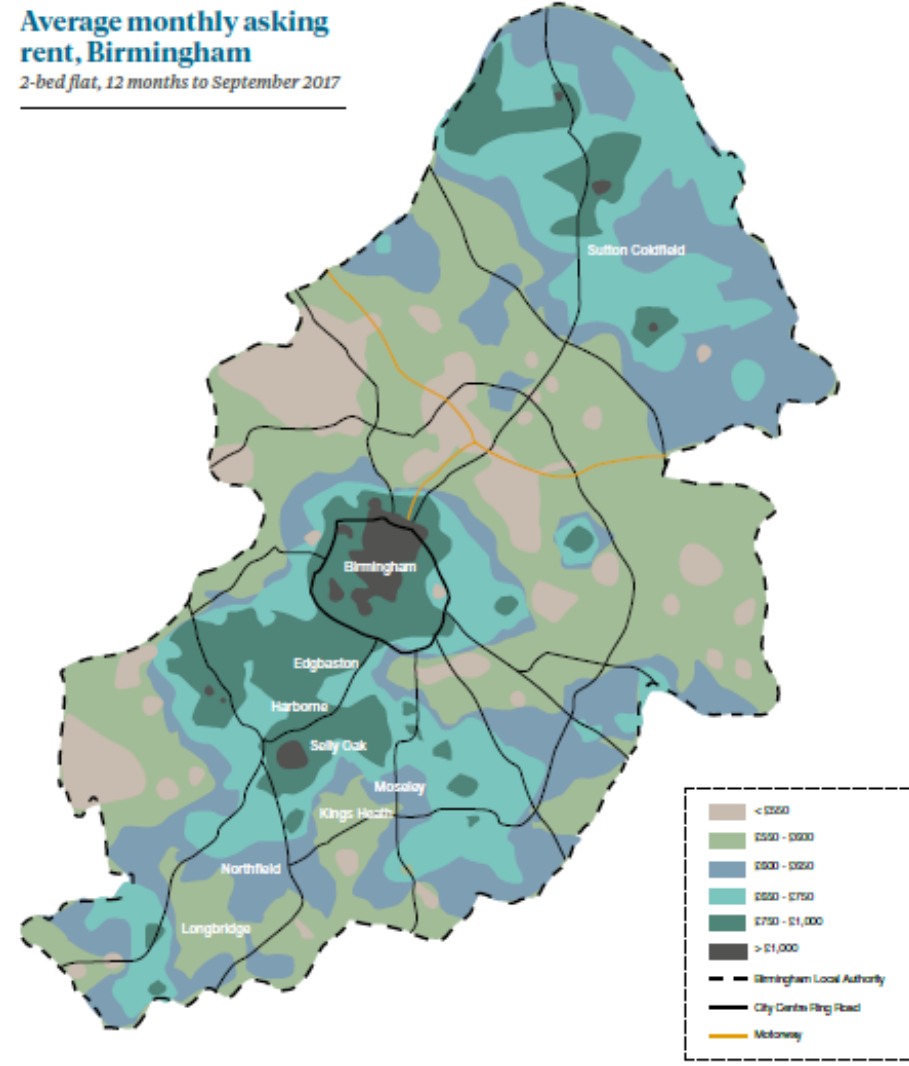
Source: Knight Frank Research / ONS / Rightmove

Figure 8 % of households privately renting, Birmingham



Source: Knight Frank Research / ONS \*estimate

Average monthly asking rent, Birmingham  
2-bed flat, 12 months to September 2017



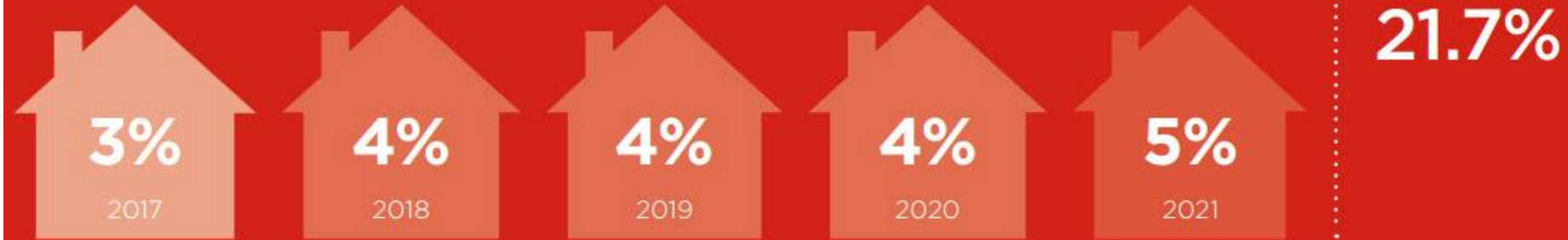
- Birmingham Local Authority
- City Centre Ring Road
- M6 motorway

Source: Knight Frank Research / Rightmove



## BIRMINGHAM HOUSE PRICE FORECASTS

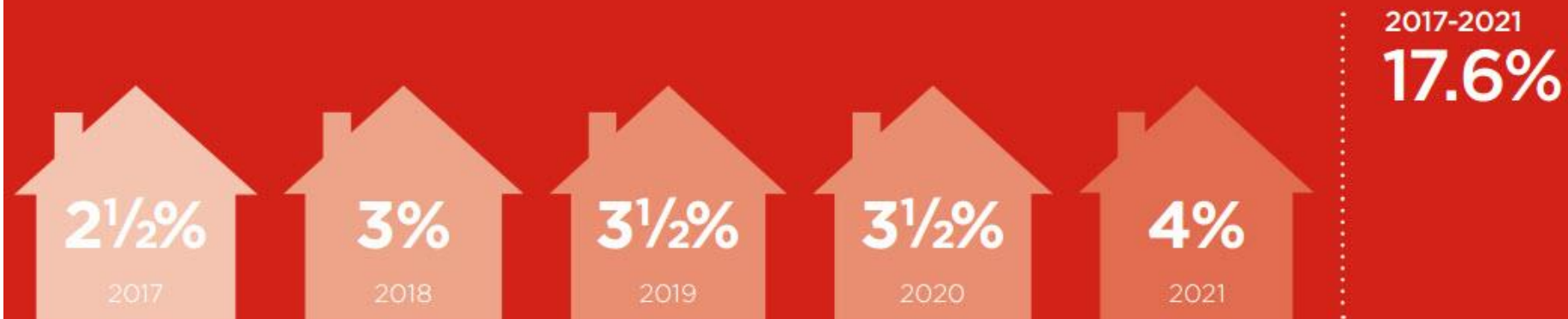
% change pa



Source: JLL

## BIRMINGHAM RENTAL GROWTH FORECASTS

% change pa



Source: JLL



# THE CURVE II



## PROJECT FAST FACTS

Project : The Curve II

Address : Birmingham, B15

Lease Term : 250 Years

Builder : Crest Nicholson

Unit Size : 1 bedroom from 493 sqft  
2 bedroom from 659 sqft

Total Unit : 46 Units

Ceiling Height : 2.4 m

Service Charge : £2.03 / sqft (estimated)

Ground Rent : £250 (1 bed)  
£350 (2 bed)

Completion : Q4 2018





# THE CURVE II



## RAIL NETWORK



city  zonal rail network  
for West Midlands cities & region

-  city lines
-  other routes
-  connecting lines
-  Midland Metro  
(not all stops shown)
-  interchange station
-  station
-  station with limited service



# THE CURVE II



## LANDMARKS

- 1 Broadway Plaza
- 2 Cineworld
- 3 Brindley Place Business Hub
- 4 Brindley Place
- 5 Barclaycard Arena
- 6 International Convention Centre
- 7 Crowne Plaza Hotel
- 8 The Mailbox
- 9 The Cube
- 10 Tesco Express
- 11 Spar
- 12 Birmingham Town Hall

## EDUCATION

- 1 Birmingham City University, City South Campus
- 2 University of Birmingham, Campus The Vale
- 3 St Thomas C of E Academy
- 4 St Catherines Catholic Primary School
- 5 University College Birmingham
- 6 Birmingham City University, City Centre Campus

- 13 Birmingham Museum & Art Gallery
- 14 O2 Academy Birmingham
- 15 Quarter Horse Coffee Roasters
- 16 Hippodrome Theatre Birmingham
- 17 Bullring, Birmingham
- 18 Malmaison Birmingham

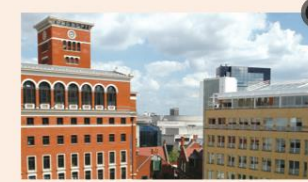
- 6 mins
- 13 mins



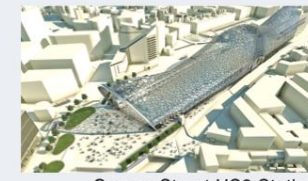
- 7 mins
- 15 mins



- 5 mins
- 20 mins



- 8 mins



- 19 mins



# 地理位置







## 週邊大學

1. **University of Birmingham**  
5分鐘車程
2. **Aston University**  
8分鐘車程
3. **Birmingham City University**  
8分鐘車程
4. **Newman University**  
15分鐘車程
5. **University College Birmingham**  
9分鐘車程



UNIVERSITY OF  
BIRMINGHAM



Aston University  
Birmingham



BIRMINGHAM CITY  
University

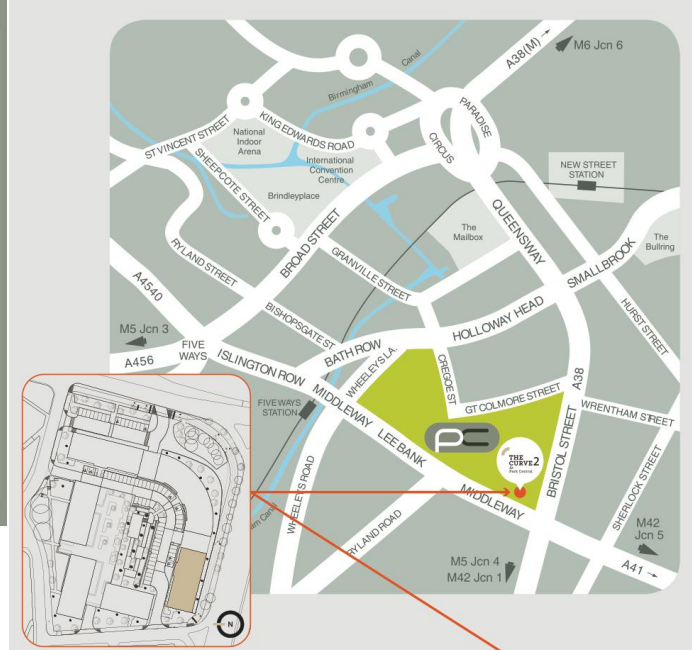




# THE CURVE II



- 1 PARK CENTRAL**  
Regular services to the University of Birmingham in just 4 minutes
- 2 FIVE WAYS TRAIN STATION**  
Regular services across the UK, with London Euston 1 hour and 24 minutes away
- 3 THE MAILBOX**  
Luxury canalside leisure and retail destination just a few minutes' walk from Park Central, anchored by Harvey Nichols
- 4 THE CUBE**  
The final phase of The Mailbox
- 5 NEW STREET TRAIN STATION**  
Regular services across the UK, with London Euston 1 hour and 24 minutes away
- 6 BRINDLEYPLACE**  
Award winning leisure and business destination featuring canalside bars and restaurants and top Birmingham attraction The SEA LIFE Centre
- 7 NATIONAL INDOOR ARENA**  
Multi-purpose arena which can stage sports, concerts, business conferences and exhibitions
- 8 BROAD STREET**  
A hub of pubs, bars and restaurants
- 9 INTERNATIONAL CONVENTION CENTRE AND SYMPHONY HALL**  
The ICC is one of Europe's leading concert and event venues. It features the Symphony Hall, home to the City of Birmingham Symphony Orchestra
- 10 LIBRARY OF BIRMINGHAM**  
£193 million landmark building, set to open in 2013
- 11 BT TOWER**  
The tallest building in Birmingham city centre
- 12 TOWN HALL**  
Grade I listed landmark painstakingly restored to become a popular city centre venue
- 13 COLMORE ROW**  
The heart of Birmingham's thriving business district
- 14 SNOW HILL TRAIN STATION**  
Regular services to London Marylebone and the rest of the UK
- 15 RADISSON BLU HOTEL**  
Hotel, F&B bar and restaurant and Obsession spa
- 16 O2 ACADEMY BIRMINGHAM**  
Entertainment venue with an exceptionally busy diary of gigs, from up and coming talent to top international artists
- 17 THE ARCADIAN CENTRE**  
A choice of bars, restaurants and a comedy club set in the heart of Chinatown and Birmingham's Theatre District
- 18 BULLRING**  
Over 160 shops including Selfridges and Debenhams, together with 25 restaurants





# THE CURVE II



G/F



1-5/F

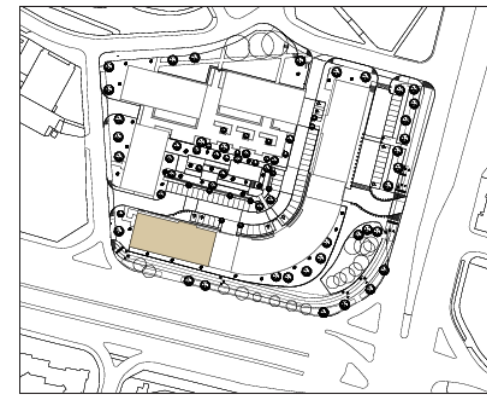


6/F



- 1 BED
- 2 BEDS

Floor	1	2	3	4	5	6	7
0	-	2300	2301	2302	2303	-	-
1	2304	2305	2306	2307	2308	2309	2310
2	2311	2312	2313	2314	2315	2316	2317
3	2318	2319	2320	2321	2322	2323	2324
4	2325	2326	2327	2328	2329	2330	2331
5	2332	2333	2334	2335	2336	2337	2338
6	2339	2340	2341	2342	2343	2344	2345





## 室内現況



### SPECIFICATIONS

#### FINISHES

- DuLux White Emulsion throughout
- Wall tiling to bathrooms and en-suites
- Leoline comfytex vinyl to open plan living/dining/kitchen, bathrooms, ensuites, hallways and hall store cupboard
- Wool twist carpet to bedrooms

#### KITCHEN/LIVING

- Worktops with upstands and soft close doors and drawers
- Integrated extractor unit, four ring ceramic hob, oven, fridge/freezer and dishwasher
- Pull out recycling bins to be fitted in one kitchen cupboard
- Freestanding washer/dryer located in hall cupboard
- Low energy lighting to underside of wall units

#### BATHROOM

- Bath/shower with mixer tap and bath screen
- Shower tray and shower enclosure with chrome finishings
- Soft close WC with concealed cistern and dual flush
- Heated towel rail



# THE CURVE II





Birmingham City Centre

+ 0 miles

Min Price to Max Price

Min Beds to Max Beds

Property Type (1)

Filters



£274,950 Guide Price

**2 bedroom apartment for sale**  
Central Plaza, Mason Way, Birmingham

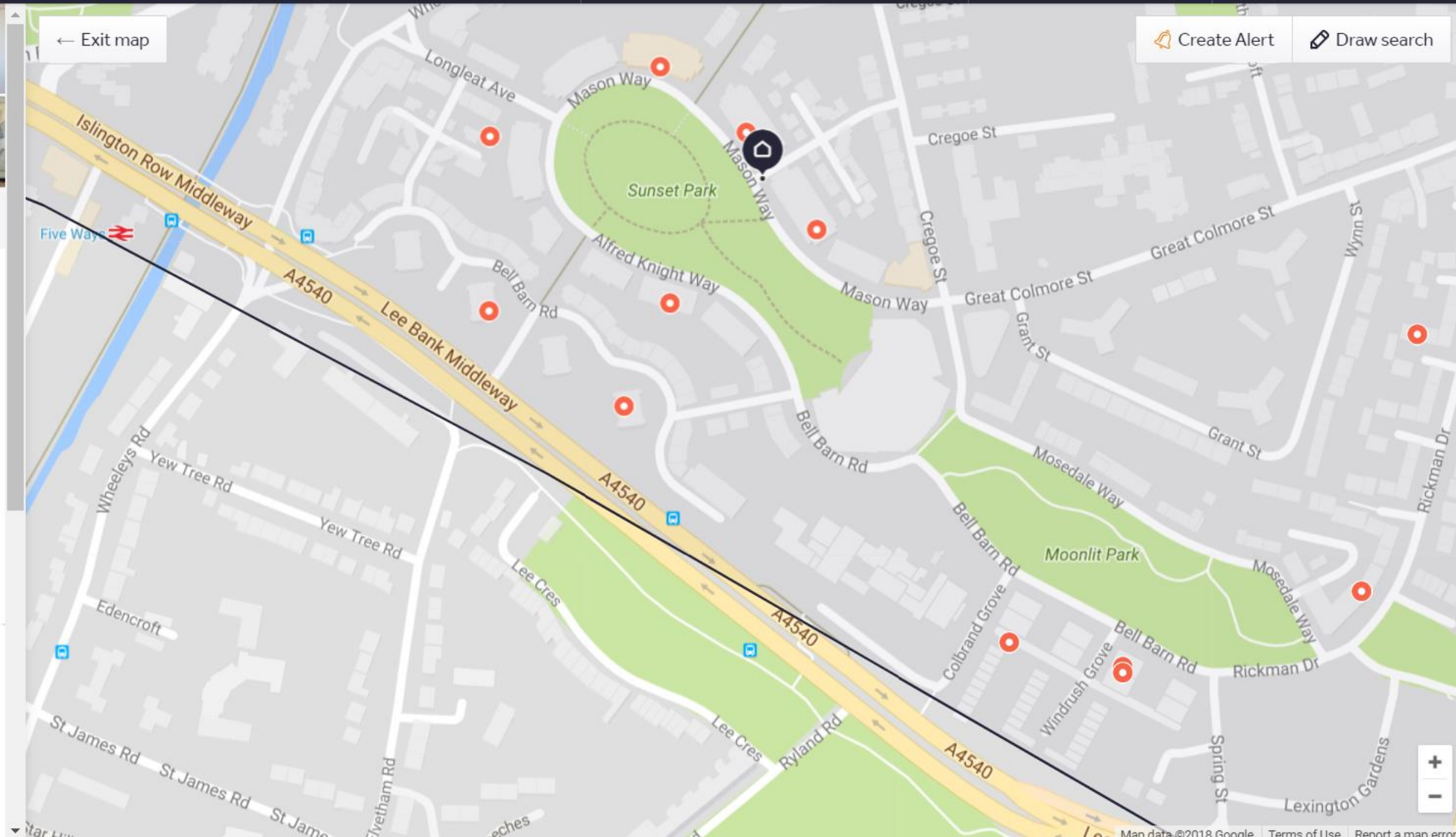
A rare opportunity to purchase a luxury eighth floor two double bedroom, two bathroom apartment in the popular Central Plaza development located just a short walk from Birmingham's busy city centre. The apartment is situated to the south side of the development boasting expansive views across the...

[See full property details](#)

**Nearby properties matching your criteria**



**2 bed. flat for sale**  
The Cube East 200, Wharfside Stre...  
Guide Price  
**£475,000**





# THE CURVE II



Birmingham City Centre

+ 0 miles

Min Price to Max Price

Min Beds to Max Beds

Property Type (1)

Filters



£1,150 pcm £265 pw (fees apply)

## 2 bedroom apartment

Roosevelt Apartments, Lexington Gardens, Park Central, Birmingham

A brilliant BRAND NEW, FIFTH FLOOR, FULLY FURNISHED apartment with two DOUBLE bedrooms. This apartment benefits from views overlooking the courtyard of the development and comes fully furnished. The apartment has only just completed and so is available IMMEDIATELY to move in. The apartment compri...

See full property details

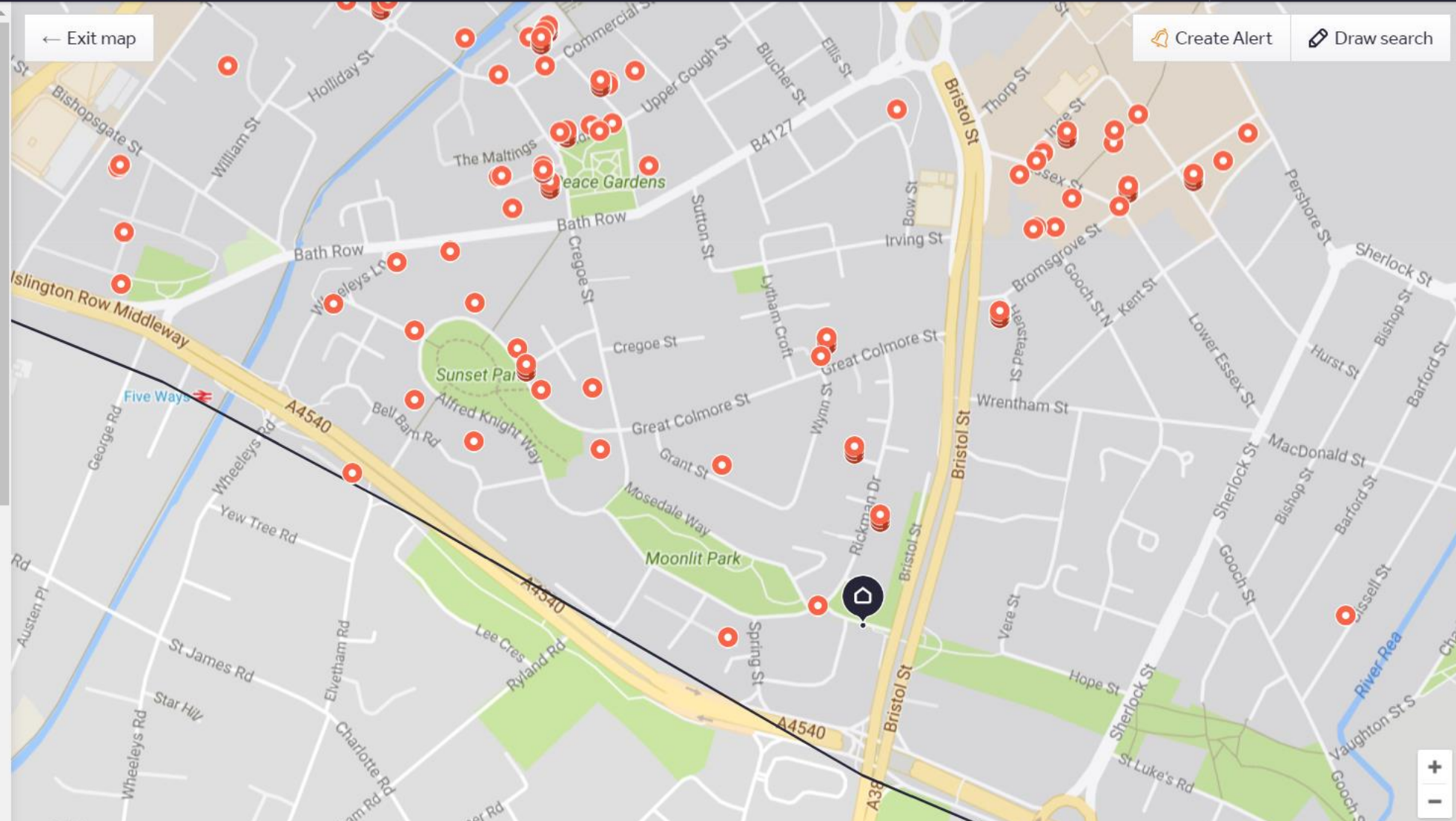
## Nearby properties matching your criteria



### 4 bed. flat share

Rickman Drive, Birmingham, B15

£105 pw (fees apply)





## 購買流程

1. 今日付港幣50,000預訂金
2. 21天內於香港簽署**買賣合同 (SPA)** 及簽約同時**匯款10%首期**到英國律師信託戶口
3. 簽約6星期後支付**5%**
4. 90天內退回港幣50,000預訂金
5. 本集團可代客戶申請最高六成按揭，年息約3.64%，供款期可達25年
6. **2018年10月收樓及支付樓價的85%**



## 申請按揭流程

1. 英國中國銀行Natwest可提供**最高六成按揭**，浮動年息約3.64%，供款期可達25年
2. 銀行會查閱香港個人**信貸記錄**，但英國的貸款**不會記錄**於你的信貸評級
3. 借款人**每月收入**最低要求為港幣25,000
4. **借英鎊, 還英鎊!**
5. 貸款年期**長達25年**，年齡上限為65歲，以較低者為準
6. 按揭申請**所需基本文件**如下：
  - 最近3個月糧單及銀行月結單
  - 最近2年稅單
7. 整個申請過程**於香港進行, 不需前往英國**



A nighttime cityscape featuring a prominent clock tower with a red neon sign that reads "PALACE PALACE". The tower has two clock faces and is illuminated with red light. The sky is a mix of dark blue and purple, suggesting dusk. In the foreground, there is a multi-level parking garage with several cars parked. The buildings are lit up with various colors, and the overall scene is a vibrant urban night view.

Thank You !



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