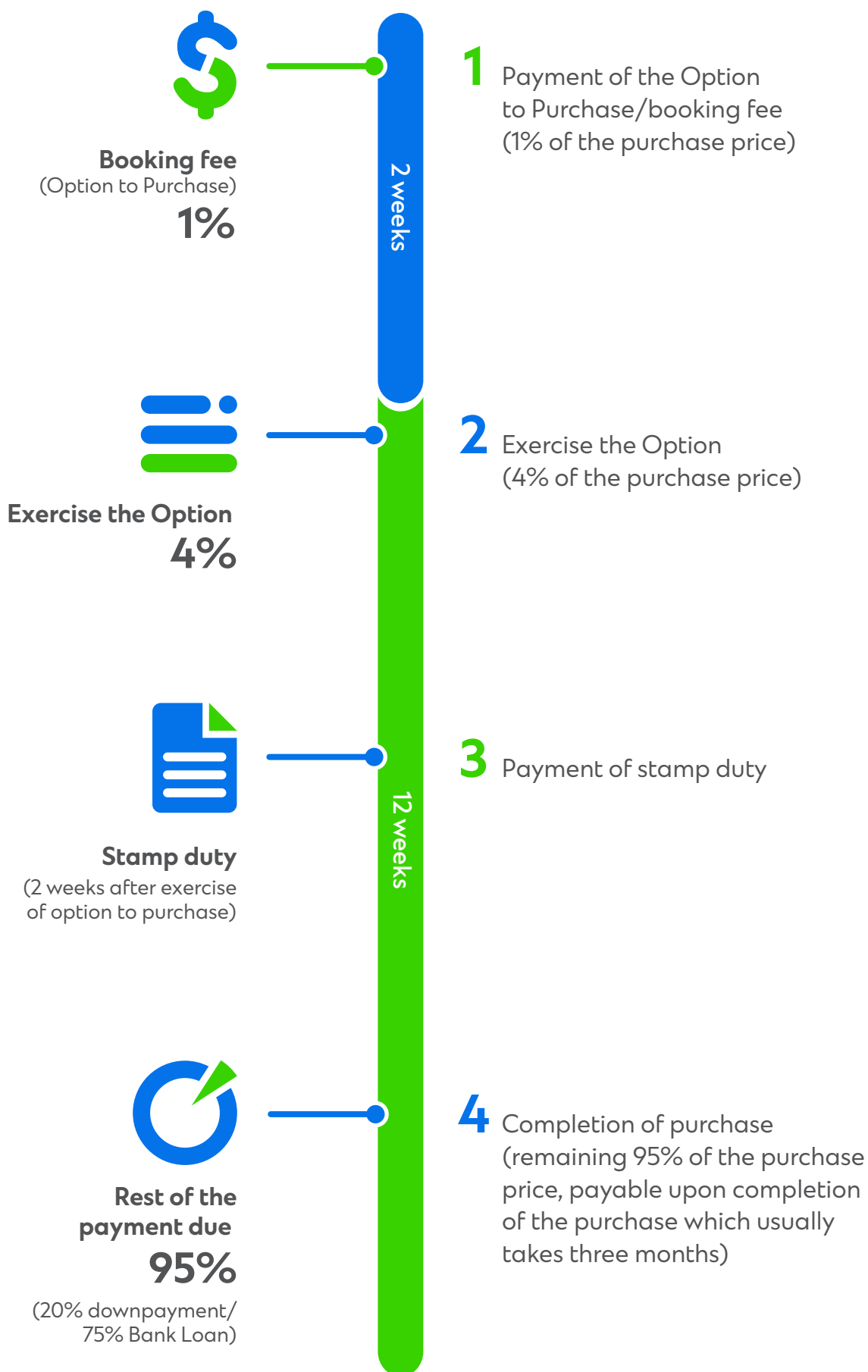


Understanding the timing and payment schedule of new private property purchases

For Completed Private Properties

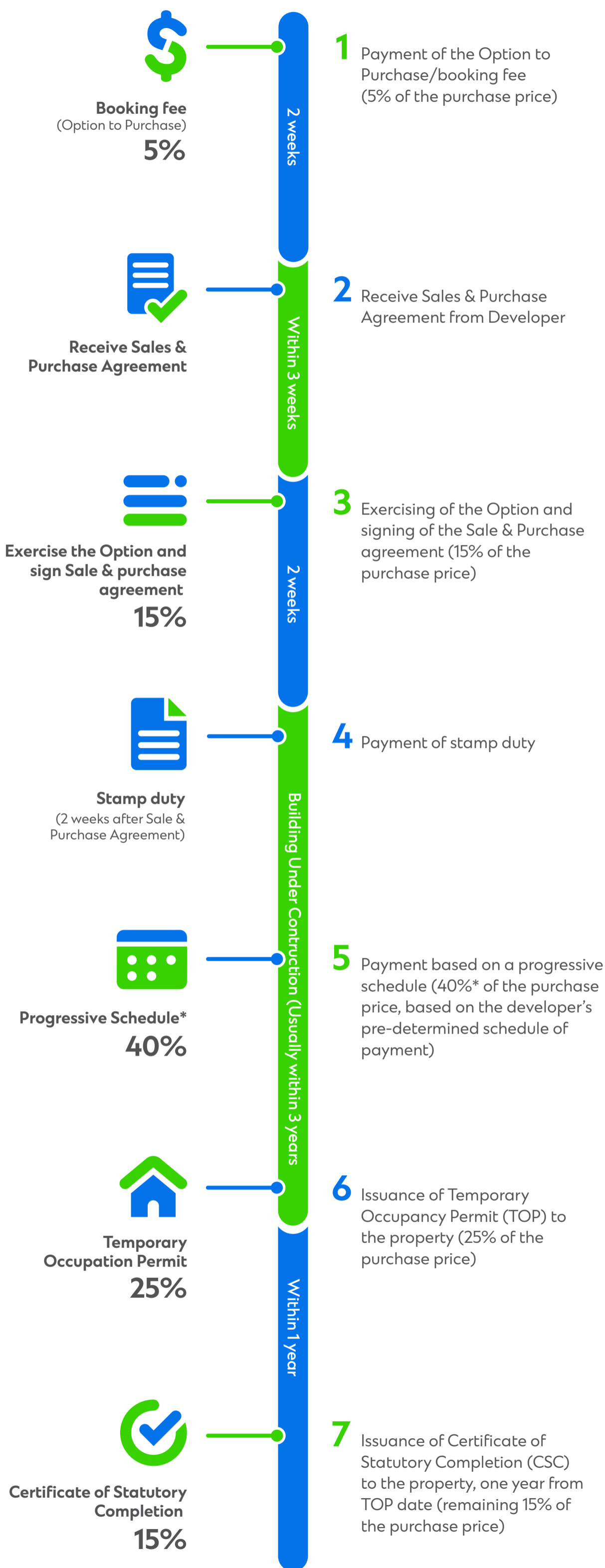


Note: From exercise of Option to Purchase till loan disbursed it will takes about 12 weeks.
From booking fee to the rest of the payment stage is around 14 weeks.
Other costs to note include legal fee, valuation fee and fire insurance premium.

Disclaimer: This is only an estimated timeline and is for illustration only. Timeline may change depending on situation.

Understanding the timing and payment schedule of new private property purchases

For Private Properties (Building Under Construction)



* For the progressive schedule, there is no fixed duration. It depends on the developer and their building progression. The bank will disburse only when developer lawyer asks for the money. Other cost to note include legal fee, valuation fee and fire insurance premium.

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