

COMPUTATION SHEET



Date	Mar-20	
Project	Torre Malate	
Inventory no.	553	
Unit No.	2817	-
Unit Type	Studio	
Area	26.46 sqm	(c)'
Total List Price	4,430,000	(c)'
VAT	531,600	
Miscellaneous Fee	265,800	
Total Contract Price	5,227,400	

TERMS OF PAYMENT

<input type="checkbox"/>	OPTION 1 - CASH PAYMENT	30 Days	4
	Total List Price		4,430,000
	Less: Spot Cash Discount	8.0% -	354,400
	Discounted List Price		4,075,600
	Add: VAT (if applicable)	12%	489,072
	Titling and Miscellaneous Fees		244,536
	TOTAL DISCOUNTED CONTRACT PRICE (TCP) (a)		4,809,208
	Less: Retention Payable upon Turnover		50,000
	Less: Reservation Fee		50,000
	NET PAYABLE		4,709,208

<input type="checkbox"/>	OPTION 2 - 20% SPOT DP, 80% BANK FINANCING		
	Total List Price		4,430,000
	Less: Discount on Spot Downpayment	1.5% -	66,450
	Discounted List Price		4,363,550
	Add: VAT (if applicable)	12%	523,626
	Titling and Miscellaneous Fees		261,813
	TOTAL CONTRACT PRICE (TCP) (a)		5,148,989
	20% Down Payment		1,029,798
	Less: Reservation Fee	-	50,000
	Net Spot Down Payment		979,798
	Payable 30 days from Reservation Date		979,798
	80% Bank Financing (b)		4,119,191
	Monthly for 5 years	@ 10.0% p.a.	87,521
	Monthly for 10 years	@ 10.0% p.a.	54,435
	Monthly for 15 years	@ 10.0% p.a.	44,265
	Monthly for 20 years	@ 10.0% p.a.	39,751
	In-House Financing		
	Monthly for 5-year term	@ 12.0% p.a.	91,629
	Monthly for 8-year term	@ 15.0% p.a.	73,921
	Monthly for 10-year term	@ 15.0% p.a.	66,457

2

Option 3 and 4 next page

Notes:

- a. TCP includes all applicable Taxes and Miscellaneous Fees
- b. Rates used for computation of Bank Financing Amortization are indicative rates only, subject to bank's prevailing rate at the time of loan.
- c. Prices are subject to change without prior notice. Unit areas may change based on the final construction drawings

BUYER'S SIGNATURE/S ABOVE PRINTED NAME/S

PROPERTY CONSULTANT'S SIGNATURE ABOVE PRINTED NAME

DATE SIGNED

SALES DIVISION/SALES CHANNEL

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Total Contract Price	5,227,400

TERMS OF PAYMENT



OPTION 3 - 20% DP, 80% BANK FINANCING

Total List Price	4,430,000
Less: Discount	-
Discounted List Price	4,430,000
Add: VAT (if applicable) 12%	531,600
Titling and Miscellaneous Fees	265,800
TOTAL CONTRACT PRICE (TCP) (a)	5,227,400

20% Down Payment	1,045,480
Less: Discount on Downpayment	
Less: Reservation Fee	- 50,000
Net Down Payment	995,480

Payable in 18 months 55,304

80% Bank Financing (b)	4,181,920
Monthly for 5 years @ 10.0% p.a.	88,853
Monthly for 10 years @ 10.0% p.a.	55,264
Monthly for 15 years @ 10.0% p.a.	44,939
Monthly for 20 years @ 10.0% p.a.	40,356

In-House Financing	
Monthly for 5-year term @ 12.0% p.a.	93,025
Monthly for 8-year term @ 15.0% p.a.	75,046
Monthly for 10-year term @ 15.0% p.a.	67,469



OPTION 4 - EQUAL MONTHLY INSTALLMENT

Total List Price	4,430,000
Less: Discount 3.0%	- 132,900
Discounted List Price	4,297,100
Add: VAT (if applicable) 12%	515,652
Titling and Miscellaneous Fees	257,826
TOTAL CONTRACT PRICE (TCP) (a)	5,070,578

Less: Reservation Fee	- 50,000
NET PAYABLE	5,020,578

Payable in 18 months 278,921

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