

COMPUTATION SHEET



Date	Mar-20	
Project	Torre Malate	
Inventory no.	593	
Unit No.	3015	-
Unit Type	2 Bedroom	
Area	45.30 sqm	(c)'
Total List Price	8,004,000	(c)'
VAT	960,480	
Miscellaneous Fee	480,240	
Total Contract Price	9,444,720	

TERMS OF PAYMENT

<input type="checkbox"/>	OPTION 1 - CASH PAYMENT	30 Days	4
	Total List Price		8,004,000
	Less: Spot Cash Discount	8.0% -	640,320
	Discounted List Price		7,363,680
	Add: VAT (if applicable)	12%	883,642
	Titling and Miscellaneous Fees		441,821
	TOTAL DISCOUNTED CONTRACT PRICE (TCP) (a)		8,689,142
	Less: Retention Payable upon Turnover		50,000
	Less: Reservation Fee		50,000
	NET PAYABLE		8,589,142

<input type="checkbox"/>	OPTION 2 - 20% SPOT DP, 80% BANK FINANCING		
	Total List Price		8,004,000
	Less: Discount on Spot Downpayment	1.5% -	120,060
	Discounted List Price		7,883,940
	Add: VAT (if applicable)	12%	946,073
	Titling and Miscellaneous Fees		473,036
	TOTAL CONTRACT PRICE (TCP) (a)		9,303,049
	20% Down Payment		1,860,610
	Less: Reservation Fee	-	50,000
	Net Spot Down Payment		1,810,610
	Payable 30 days from Reservation Date		1,810,610
	80% Bank Financing (b)		7,442,439
	Monthly for 5 years	@ 10.0% p.a.	158,130
	Monthly for 10 years	@ 10.0% p.a.	98,352
	Monthly for 15 years	@ 10.0% p.a.	79,977
	Monthly for 20 years	@ 10.0% p.a.	71,821
	In-House Financing		
	Monthly for 5-year term	@ 12.0% p.a.	165,553
	Monthly for 8-year term	@ 15.0% p.a.	133,558
	Monthly for 10-year term	@ 15.0% p.a.	120,073

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	9,444,720

TERMS OF PAYMENT



OPTION 3 - 20% DP, 80% BANK FINANCING

Total List Price	8,004,000
Less: Discount	-
Discounted List Price	8,004,000
Add: VAT (if applicable) 12%	960,480
Titling and Miscellaneous Fees	480,240
TOTAL CONTRACT PRICE (TCP) (a)	9,444,720

20% Down Payment	1,888,944
Less: Discount on Downpayment	
Less: Reservation Fee	- 50,000
Net Down Payment	1,838,944

Payable in 18 months 102,164

80% Bank Financing (b)	7,555,776
Monthly for 5 years @ 10.0% p.a.	160,538
Monthly for 10 years @ 10.0% p.a.	99,850
Monthly for 15 years @ 10.0% p.a.	81,195
Monthly for 20 years @ 10.0% p.a.	72,915

In-House Financing	
Monthly for 5-year term @ 12.0% p.a.	168,074
Monthly for 8-year term @ 15.0% p.a.	135,591
Monthly for 10-year term @ 15.0% p.a.	121,901



OPTION 4 - EQUAL MONTHLY INSTALLMENT

Total List Price	8,004,000
Less: Discount 3.0%	- 240,120
Discounted List Price	7,763,880
Add: VAT (if applicable) 12%	931,666
Titling and Miscellaneous Fees	465,833
TOTAL CONTRACT PRICE (TCP) (a)	9,161,378

Less: Reservation Fee	- 50,000
NET PAYABLE	9,111,378

Payable in 18 months 506,188

Notes:

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