

Payment Terms (as of February 2008)

Here are the standard payment terms applicable for **Towers** and **Land & Houses**:

A. Spot Cash within thirty (30) days

- 9% discount for Towers
- 7% discount on Land & Houses

B. Downpayment (DP) Requirements

- 10-20% Spot Full DP
 - 5% Discount on DP for Towers
 - 20% Discount on DP for Land & Houses
- 10% payable in **six (6) months**
- 20% payable in **eight (8) months** for Towers; **twelve (12) months** for Land & Houses; at **0%** interest

C. Deferred Cash Term

- 20% Spot DP
- Balance Payment payable in **eighteen (18) months** (no name check)
- Balance Payable in **twenty-three (23) months** (with name check).
- **For Land & Houses:** 100% Balance Payable net of Reservation Fee can be paid in **twenty-four (24) months** with name check.

D. In-House Financing (IHF):

- 20% DP
- Balance can be paid in **ten (10) years**
- at **18%** fixed interest rate

E. Special Bank Financing (BF)

- 10-20% DP
- **80%** balance loanable from the Bank
- at prevailing interest rate

Accredited Banks:

- BPI
- Chinabank
- RCBC
- BDO
- PSBank

F. Pag-Ibig Financing (PIF) for Land and Houses

Depending on the project and its land development, the minimum **20% DP** can be paid in full with a **7% discount** within **thirty (30) days**. It can also be paid on an installment basis for **twelve (12) months** without discount.

The remaining **80%** balance (max. amount of **PhP2,000,000.00**) can be paid in up to **thirty (30) years** at an interest rate of **10.5%** with repricing (**7%** for loan amount below **PhP750,000.00**).