



ARTERRA RESIDENCES  
at Discovery Bay

## **PAYMENT TERMS OPTIONS**



# PAYMENT TERMS

SCHEME 1	TERMS
	<p>90% Cash, no reservation with applicable discounts:</p> <ul style="list-style-type: none"><li>- <i>15% discount if paid outright</i></li><li>- <i>10% discount if paid within 1 year</i></li></ul> <p>10% Balance upon availability / issuance of CCT</p>
SCHEME 2	TERMS
	<p>Reservation Fee of ₱25,000 for Studio, P40,000 for 1BR, P50,000 for 2BR</p> <p>51% to 89% Downpayment with applicable discounts:</p> <ul style="list-style-type: none"><li>- <i>12% discount if paid outright or within 7 days from date of reservation</i></li><li>- <i>10% discount if paid within 30 days from date of reservation</i></li><li>- <i>7% discount if paid within 60 days from date of reservation</i></li></ul> <p>Balance payable monthly in 60 months, no interest or through Bank Financing at prevailing bank interest rate</p>

# PAYMENT TERMS

SCHEME 3	TERMS
	<p>Reservation Fee of P25,000 for Studio, P40,000 for 1BR, P50,000 for 2BR</p> <p>20% to 50% Downpayment with applicable discounts:</p> <ul style="list-style-type: none"><li><i>-10% discount if paid outright or within 7 days from date of reservation</i></li><li><i>-7% discount if paid within 30 days from date of reservation</i></li><li><i>-5% discount if paid within 60 days from date of reservation</i></li></ul> <p>Balance payable monthly in 48 months, no interest or payable in 5 to 10 years at 16% interest per annum or through Bank Financing at prevailing bank interest rate</p>

No. of Years at 16% interest	Amortization Factor
5 years	0.02432
10 years	0.01675

# PAYMENT TERMS

SCHEME 4	TERMS
	<p>5% Outright Downpayment with <b>5% discount</b></p> <p>15% to 85% Additional Downpayment payable within 48 months, no interest with the 1<sup>st</sup> partial DP to start 30 days after the 5% Outright DP</p> <p>Balance payable payable in 5 to 10 years at 16% interest per annum or through Bank Financing at prevailing bank interest rate</p> <p>*for 85% Additional Downpayment, the 10% Balance will be paid upon unit turnover</p>

No. of Years at 16% interest	Amortization Factor
5 years	0.02432
10 years	0.01675

# PAYMENT TERMS

SCHEME 5	TERMS
	<p>10% Outright Downpayment with <b>10% discount</b></p> <p>10% to 80% Additional Downpayment payable within 48 months, no interest with the 1<sup>st</sup> partial DP to start 30 days after the 10% Outright DP</p> <p>Balance payable payable in 5 to 10 years at 16% interest per annum or through Bank Financing at prevailing bank interest rate</p> <p>*for 80% Additional Downpayment, the 10% Balance will be paid upon unit turnover</p>

No. of Years at 16% interest	Amortization Factor
5 years	0.02432
10 years	0.01675



# PAYMENT TERMS

SCHEME 6	TERMS
	Reservation Fee of P25,000 for Studio, P40,000 for 1BR, P50,000 for 2BR 20% to 50% Downpayment payable in 36 months, no interest Balance payable in 5 to 10 years at 16% interest per annum or through Bank Financing at prevailing bank interest rate
SCHEME 7	TERMS
	Reservation Fee of P25,000 for Studio, P40,000 for 1BR, P50,000 for 2BR 50% Downpayment payable in 12 months <b>with 5% discount</b> 50% Balance payable monthly in 48 months or upon unit turnover or through Bank Financing at prevailing bank interest rate
SCHEME 8	TERMS
	No Reservation, No Downpayment Total Selling Price payable monthly in 48 months, no interest

# ***Payment of Miscellaneous Fees***

Buyers must be advised that there will be an additional **5.5% miscellaneous fee** charge payable to Sta. Lucia Land, Inc. This amount will shoulder all expenses that will be incurred in the transfer of the title to the buyer's name. The 5.5% miscellaneous fee is not subject to 12% VAT and computation shall be based on the Total Selling Price (TSP) of the unit/parking.

For buyers availing **IN-HOUSE FINANCING SCHEME**, the miscellaneous fee can be paid without interest during downpayment and balance.

For buyers availing **BANK FINANCING SCHEME**, the miscellaneous fee should be paid to SLLI in full amount during the downpayment. Such procedure is necessary for SLLI to transfer the Title to the name of the buyer that is a major bank requirement to process and release bank loan.

Please note that the miscellaneous fee does not include fees that may incur in registering the loan.