

SureSafe™ purchase plan



invest with confidence

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invest confidently with the SureSafe™ purchase plan. SureSafe™ ensures you only pay for each stage of development upon completion. the money remains in protected trust until final release and signoff. you choose the currency of payment, and your funds remain in their nominated currency for the full duration of development.

with SureSafe™ you have the control and security of an Escrow managed transaction, along with the convenience of Populaire's six phase purchase plan.



the SureSafe™ process

upon entering into a Purchase Agreement an initial deposit will be made to a Trust / Escrow account of a residual amount equal to 25% of the Contract Value. you may elect at this time to deposit funds in either USD or an equivalent amount in AUD, EUR, GBP, JPY or SGD.

upon deposit of these funds to the Trust / Escrow account, an Escrow Agreement is established between you, Populaire and the Escrow Agent. this deposit is not accessible by any party including Populaire and will remain in Trust / Escrow until the project is completed and you have signed releases authorizing the Escrow Agent to remit payment to Populaire. this deposit is held in Trust throughout the lifecycle of the project for the phase of construction that is being undertaken at any given time.

at the end of each phase and upon completion of a referenced milestone, you will remit payment to Populaire for the provisioning of those services that the milestone marked the completion of.

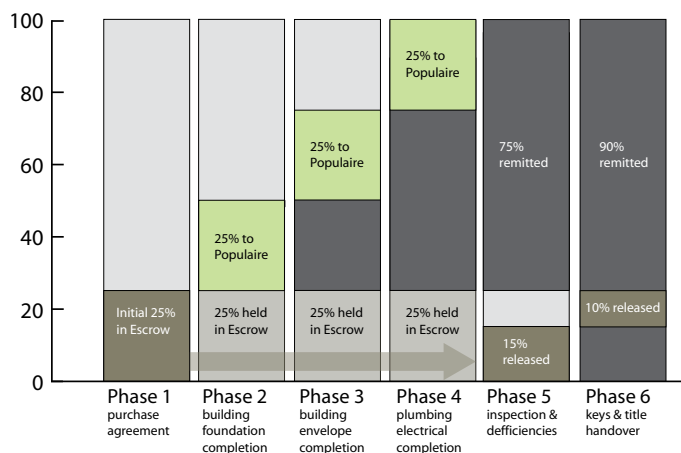
the second and third phase milestones represent completion of the building foundation and building envelope respectively and each trigger a remittance to Populaire of 25% of the Contract Value. after completion of the Phase 3 remittance, 25% of the Contract Value will be in Trust / Escrow, 50% of the Contract Value will have been paid to Populaire and the remaining 25% of the Contract Value will remain outstanding. the fourth phase milestone represents the installment of unfinished walls; rough plumbing,

mechanical and electrical components and triggers a third and final remittance of 25% of the Contract Value from you to Populaire.

following completion of all finishings and general construction you will be engaged in the Phase 5 inspection and property hand over process. a walkthrough with a Populaire Relationship Manager will be scheduled and any deficiencies will be noted and added to a schedule. following the inspection, you will provide authorization for the Escrow Agent to remit 15% of the Contract Value being held in Trust / Escrow to Populaire. at the sixth and final phase, upon resolution of any referenced deficiencies, you will provide authorization for the Escrow Agent to remit the remaining 10% of the Contract Value being held in Trust / Escrow to Populaire. and the keys (and where applicable land title) to the property will be handed over to you.

for Developments where title on the land is registered to Populaire or its Contractors until final closing / settlement, Populaire will engage a registered Notary with instruction to register your percentile interests on the title in the form of caveats that correspond to the percentage of the Contract Value held by Populaire. when entering into a Purchase Agreement with Populaire on a project that has commenced, the initial Trust / Escrow deposit requirement remains however if latter phase milestones have also been delivered, you will not be required remit payment to Populaire for subsequent milestone deliverables until 3 months after the date of which the last Trust / Escrow deposit or payment remittance was made.

the SureSafe™ payment schedule



extended villa purchase plan

the ultimate lifestyle is about flexibility. populaire's extended villa purchase plan provides you with the flexibility you need to make the decisions you want through a range of convenient smart villa financing options. with three and five year plans available for all villas and developments, owning your own piece of paradise just became a whole lot easier. populaire's extended villa purchase plan is a component of SureSafe™, populaire's secure transaction model. ask how the populaire extended villa purchase plan can go to work for you.