EXPERIENCE THE GREAT OUTDOORS

Nested amid lush, tranquil surrounds, Yishun Riverwalk lies close to the Khatib Bongsu park connector. Experience the great outdoors as you stroll, jog or cycle along this park connector to reach various nature spots such as Yishun Park, Yishun Pond and Lower Seletar Reservoir Park. You can also choose to enjoy the wide range of recreational amenities at your doorstep, without leaving the comfort of home. The name Yishun Riverwalk reflects the river theme woven into its architectural and landscape features.

Located along Yishun Ring Road, Yishun Riverwalk comprises 1,408 units of Studio Apartments, 3-room, 4-room and 5-room Standard flats spread across 14 residential blocks. Each block is 15 storeys in height.

EASE INTO A MODERN LIFESTYLE

Be spoilt for choice with a host of shopping, dining and entertainment options at Yishun Mall, Northpoint Shopping Centre and Yishun Town Centre. Visit the Yishun Public Library at Northpoint Shopping Centre for a wide range of books and multimedia materials.
Nature buffs looking for flora and fauna will be delighted to find Khatib Bongsu Park Connector meandering through the neighbourhood. Sited along this park connector are several recreational venues such as Yishun Pond, Yishun Park and Lower Seletar Reservoir Park.

The range of schools located within the town includes North View Primary School, North View Secondary School, Yishun Junior College and ITE College Central (Yishun campus). With the Yishun MRT station and bus interchange located just minutes away, travelling to other parts of the island is easy and convenient.

Located next to Yishun Pond, the new Khoo Teck Puat hospital will provide convenient health care services for the residents of this town.

With upcoming plans to transform the town centre into a vibrant hub with improved pedestrian mall, and a new shopping complex integrated with housing and bus interchange, Yishun is set to be even more pulsating in time to come.
ENJOY FACILITIES AT YOUR DOORSTEP

Enjoy a delightful lifestyle in this green habitat. Lush planting and verdant greenery offer a welcome respite from the hustle and bustle of the city.

With an eating-house, a mini-mart and shops located within the development, you can shop for your daily necessities or enjoy a meal right at your doorstep.

Yishun Riverwalk features amenities that cater to all ages and different lifestyle needs. Gather at the precinct pavilions for chit-chat sessions with the neighbours. Get active at the adult and elderly fitness stations, enjoy a game at the hard court or watch the children play at the playgrounds. Teenagers will enjoy exploring the youth fitness playground where they can climb, swing, practise their balancing skills or simply hang out with their peers. Other amenities within the development include a childcare centre and a Residents’ Committee Centre.

Sheltered pedestrian linkages joining the residential blocks, drop-off porches, commercial facilities and multi-storey car parks protect you from the elements.
INDICATIVE PRICE RANGE

Yishun Riverwalk offers a choice of Studio Apartments, 3-room, 4-room and 5-room Standard flats.

The Studio Apartments are designed specially to meet the needs of those 55 years old and above. At a compact size of 35 sqm or 45 sqm, each apartment will be in ready-to-move-in condition and is furnished with essentials such as elderly-friendly fixtures, ceramic floor tiles, a built-in wardrobe, kitchen cabinets and more.

All the units come with three-quarter height windows in the living/dining area.

The indicative price range of these Standard flats is tabulated below:

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Floor Area (sqm)</th>
<th>Internal Floor Area (sqm)</th>
<th>No of Units</th>
<th>Indicative Price Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>37</td>
<td>35</td>
<td>128</td>
<td>$83,000 - $95,000</td>
</tr>
<tr>
<td></td>
<td>47</td>
<td>45</td>
<td>128</td>
<td>$80,000 - $87,000</td>
</tr>
<tr>
<td>3-Room</td>
<td>57</td>
<td>55</td>
<td>250</td>
<td>$141,000 - $181,000</td>
</tr>
<tr>
<td>4-Room</td>
<td>92</td>
<td>90</td>
<td>652</td>
<td>$214,000 - $288,000</td>
</tr>
<tr>
<td>5-Room</td>
<td>112</td>
<td>110</td>
<td>252</td>
<td>$267,000 - $350,000</td>
</tr>
</tbody>
</table>

Notes:
(a) Floor area refers to the estimated area of the whole apartment, inclusive of the area of air-conditioner ledge.
(b) Internal floor area refers to the estimated area of the apartment computed based on the centre line of the apartment wall.
(c) The indicative prices do not include the cost of optional components. Actual selling prices will vary according to the attributes of the individual units at the time of selection.
(d) Studio Apartments are sold on 30-year lease. Prices are inclusive of the elderly-friendly fittings/finishes.

AFFORDABILITY OF A TYPICAL FLAT

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Typical Selling Price</th>
<th>Applicants' Median Household Income</th>
<th>Eligible Additional Housing Grant</th>
<th>Monthly Instalment for 30-year Loan</th>
<th>Instalment to Income Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-Room</td>
<td>$160,000</td>
<td>$2,200</td>
<td>$30,000</td>
<td>$520</td>
<td>24%</td>
</tr>
<tr>
<td>4-Room</td>
<td>$240,000</td>
<td>$4,200</td>
<td>$10,000</td>
<td>$865</td>
<td>21%</td>
</tr>
<tr>
<td>5-Room</td>
<td>$320,000</td>
<td>$5,500</td>
<td>0</td>
<td>$1,153</td>
<td>21%</td>
</tr>
</tbody>
</table>

OPTIONAL COMPONENT SCHEME

For the 3-room, 4-room and 5-room flats, floor finishes are provided in the kitchen, household shelter, service yard and bathrooms. For added convenience, opt in to have floor finishes in the living/dining room and bedrooms and internal doors installed in your selected unit. The cost of installing these optional components will be added to the selling price of the flat.

<table>
<thead>
<tr>
<th>Optional Component</th>
<th>3-Room</th>
<th>4-Room</th>
<th>5-Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flooring for living/dining room and bedrooms</td>
<td>$2,600</td>
<td>$3,700</td>
<td>$4,600</td>
</tr>
<tr>
<td>Internal doors*</td>
<td>$2,000</td>
<td>$2,480</td>
<td>$2,480</td>
</tr>
</tbody>
</table>

Notes:
Studio Apartments come with full floor finishes and internal doors. Hence, OCS is not applicable.
* 3-room flats: 4 internal doors (2 bedroom doors and 2 bathroom doors)
* 4-room flats: 5 internal doors (3 bedroom doors and 2 bathroom doors)
* 5-room flats: 5 internal doors (3 bedroom doors and 2 bathroom doors)

ESTIMATED COMPLETION DATE

Yishun Riverwalk is expected to be completed in 4Q 2014. The actual completion date will depend on the progress of construction.

The Estimated Delivery Possession Date (EDPD) for this project is 31 Oct 2016. The EDPD is an estimate of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed of the actual Delivery Possession Date during the signing of the Agreement for Lease.
TYPICAL FLOOR PLANS

TYPICAL STUDIO APARTMENT (TYPE A) FLOOR PLAN
APPROX. FLOOR AREA 37 sqm
(Inclusive of Internal Floor Area 35 sqm and Air-Con Ledge)

TYPICAL STUDIO APARTMENT (TYPE B) FLOOR PLAN
APPROX. FLOOR AREA 47 sqm
(Inclusive of Internal Floor Area 45 sqm and Air-Con Ledge)

TYPICAL 3-ROOM FLOOR PLAN
APPROX. FLOOR AREA 67 sqm
(Inclusive of Internal Floor Area 65 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN
APPROX. FLOOR AREA 92 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)

TYPICAL 5-ROOM FLOOR PLAN
APPROX. FLOOR AREA 112 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)

The coloured floor plans are not intended to demarcate the boundary of the flat.
SAMPLES OF FURNISHED LAYOUT PLANS

TYPICAL STUDIO APARTMENT (TYPE A) FLOOR PLAN
APPROX. FLOOR AREA 37 sqm
(Inclusive of Internal Floor Area 35 sqm and Air-Con Ledge)

TYPICAL STUDIO APARTMENT (TYPE B) FLOOR PLAN
APPROX. FLOOR AREA 47 sqm
(Inclusive of Internal Floor Area 45 sqm and Air-Con Ledge)

TYPICAL 3-ROOM FLOOR PLAN
APPROX. FLOOR AREA 87 sqm
(Inclusive of Internal Floor Area 85 sqm and Air-Con Ledge)
SAMPLES OF FURNISHED LAYOUT PLANS

TYPICAL 4-ROOM FLOOR PLAN
APPROX. FLOOR AREA 92 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)

TYPICAL 5-ROOM FLOOR PLAN
APPROX. FLOOR AREA 112 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)
SIMPLE STEPS TO OWNING YOUR HOME

STEP 1: SUBMIT YOUR APPLICATION

- Interested applicants may submit their application\(^1\) through e-Sales > Build-To-Order Aug 10 > Apply Online.

- You are advised to obtain financing advice from HDB or a bank/financial institution on the loan amount you can borrow for the purchase of an HDB flat before submitting your application.

- If eligible, you can request for priority under the various priority schemes available, such as the Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.

- You will need to indicate your choice of flat type (i.e. Studio Apartment, 3-room, 4-room or 5-room)\(^2\)

- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard)

- Apply by 13 September 2010 (Monday).

\(^1\) You may check on the latest number of applications received at e-Sales > Build-To-Order Aug 10 > Apply Online > Flat Supply and Applications Received.

\(^2\) Those without Internet access can visit HDB Hub or any HDB Branch Office where they will be assisted in the submission of their application. Operating hours: Mon to Fri – 9am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.

STEP 2: SELECT YOUR FLAT\(^3\)

- You will be informed of your balloted queue position in Oct 2010.

- Invited applicants will be given an appointment to select a flat.

- Selection of flats is expected to start in Nov/Dec 2010.

- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Option Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>$250</td>
</tr>
<tr>
<td>3-room</td>
<td>$1,000</td>
</tr>
<tr>
<td>4/5-room</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

\(^3\) HDB will assess the applications received before deciding whether to proceed with the invitation of applicants for the selection of flats.

STEP 3: APPLY FOR MORTGAGE LOAN

- Before signing the Agreement for Lease, buyers taking a mortgage loan must obtain the HDB Loan Eligibility Letter (HLE) from HDB or a Letter of Offer from a bank/financial institution.
STEP 4: SIGN AGREEMENT FOR LEASE

- You will be invited to sign the Agreement for Lease within four months from your flat selection date.
  - If you are taking a housing loan from HDB
    - You need to pay 10% of the selling price as downpayment by CPF or cash or both.
    - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 5% downpayment. The balance 5% is payable at the time of collecting keys to the flat.
  - If you are taking a housing loan from bank/financial institution
    - You need to pay 20% of the selling price as downpayment - 5% in cash and the balance 15% by CPF or cash or both.
    - If you have one or more outstanding housing loans at the time of applying for a housing loan from banks or financial institutions, you will have to pay 10% in cash and the balance 10% by CPF or cash or both.
    - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment – 5% in cash and 5% by CPF/cash. Those who have existing housing loan(s) will have to pay 10% in cash. The balance 10% is payable by CPF/cash at the time of collecting keys to the flat.
- Studio Apartment buyers need to pay 5% of the selling price as downpayment. Only buyers who are aged 55 and above may use the CPF savings in their Ordinary and Retirement accounts to buy the Studio Apartment after they have already set aside the full cash component of their Minimum Sum.
- You also need to pay about 1% to 3% as legal and stamp fees by CPF/cash

4 HDB will proceed to call tender to build the contract only if there is sufficient take-up of the flats for the contract.

STEP 5: MOVE INTO YOUR FLAT

- HDB will invite you to collect the keys to your flat when it is completed.
- You will need to arrange to pay the balance of the selling price by a loan from HDB or a bank/financial institution, or by CPF/cash.
- As there is no mortgage loan for Studio Apartment, the balance of the selling price is to be paid in full at this point by CPF/cash.

5 The expected completion date and Estimated Delivery Possession Date (EDPD) for Yishun Riverwalk are:

<table>
<thead>
<tr>
<th>BTO Project</th>
<th>Estimated Completion Date</th>
<th>Estimated Delivery Possession Date (EDPD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yishun Riverwalk</td>
<td>4Q 2014</td>
<td>31 Oct 2015</td>
</tr>
</tbody>
</table>

The actual completion date will depend on the progress of construction. The EDPD is an estimate of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed of the actual Delivery Possession Date during the signing of the Agreement for Lease.