

BUILD-TO-ORDER DEC 2010

Exquisite, Elegant, Eco-friendly

The Gem Collection

3-, 4- & 5-room Standard Flats

Presenting **Punggol Topaz**, HDB's latest Build-To-Order (BTO) project and the latest gem in the Eco-Town of Punggol. With the best of urban living brought to you amid plenty of green spaces, this new development is set to dazzle. Accessories include commercial and recreational facilities within the development, as well as the nearby upcoming Town Centre, Punggol Promenade and My Waterway@Punggol.

Choose from a collection of 3-room, 4-room and 5-room Standard Flats. Apply online by 4 Jan 2011.

To find out more, visit our Build-To-Order Exhibition now on till 4 Jan 2011 at the Habitat Forum*, BizFour 3rd Storey, HDB Hub. You can also view the perspectives and sample finishes there. 3D models will be available for viewing during the selection exercise.

*Opening Hours: Mon to Fri, Christmas Eve and New Year's Eve - 8am to 5pm; Sat - 8am to 1pm; Christmas, New Year's Day, Sun & Public Holidays - Closed.





Simple Steps to Owning Your Home

Punggol
Topaz

Step 1: Submit Your Application

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Dec 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 type².
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
- Apply by **4 Jan 2011 (Tuesday)**.

^{1a} You may check on the latest number of applications received at e-Sales > Build-To-Order Dec 10 > Apply Online > [Flat Supply and Applications Received](#).

^{1b} 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 – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.

² Eligibility conditions apply. Please refer to e-Sales > [Eligibility to buy new HDB flat](#).

Step 2: Select Your Flat³

- You will be informed of your balloted queue position in **Jan 2011**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in **Feb/ Mar 2011**.
- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

Flat Type	Option Fee
3-Room	\$1,000
4/5-room flat	\$2,000

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.



Simple Steps to Owning Your Home

Step 4: Sign Agreement For Lease⁴

- 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.
- You also need to pay about 1% to 3% as legal and stamp fees by CPF/cash.

⁴ HDB will proceed with the construction of the new flats once the desired take-up rate for the BTO project is met.

Step 5: Move Into Your Flat

- HDB will invite you to collect the keys to your flat when it is completed.⁵
- You will need to arrange to pay the balance of the selling price with a loan from HDB or a bank/financial institution, or by CPF/cash.

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

Estimated Completion Date	Estimated Delivery Possession Date (EDPD)
2Q 2015	31 May 2016

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.