This month, HDB brings you six new Build-To-Order (BTO) projects—Compassvale Boardwalk in Sengkang, Keat Hong Pride in Choa Chu Kang, Punggol Edge and Waterway SunDew in Punggol, Bendemeer Light and McNair Towers in Kallang/Whampoa.

With this new release of 4,627 units of Studio Apartments, 3-, 4- and 5-room flats, you can relish the joys of transforming your new home into the perfect haven for you and your family.

Choa Chu Kang | 1,143 Standard Flats: 3-, 4-, 5-room

Punggol | 683 Standard Flats: 3-, 4-, 5-room

Punggol | 837 Premium Flats: 3-, 4-, 5-room

Kallang/Whampoa | 621
Standard Flats: 3-, 4-room

Kallang/Whampoa | 861 Premium Flats: Studio Apt, 3-, 4-room

All images are Artist’s Impressions
Apply online for your choice town and flat type by 5 Jun 2012.
Check out the location and number of BTO flats coming your way in Jul 2012 by clicking here.

May 2012 BTO Prices

<table>
<thead>
<tr>
<th>Project</th>
<th>Flat Type</th>
<th>Selling Price (excluding Grants)</th>
<th>Selling Price (inclusive of Grants)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Mature Towns/Estates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compassvale Boardwalk</td>
<td>4-room</td>
<td>From $275,000</td>
<td>From $260,000</td>
</tr>
<tr>
<td></td>
<td>5-room</td>
<td>From $344,000</td>
<td>From $334,000</td>
</tr>
<tr>
<td>Keat Hong Pride</td>
<td>3-room</td>
<td>From $138,000</td>
<td>From $103,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $223,000</td>
<td>From $208,000</td>
</tr>
<tr>
<td></td>
<td>5-room</td>
<td>From $284,000</td>
<td>From $274,000</td>
</tr>
<tr>
<td>Punggol Edge &amp; Waterway SunDew</td>
<td>3-room</td>
<td>From $163,000</td>
<td>From $128,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $260,000</td>
<td>From $245,000</td>
</tr>
<tr>
<td></td>
<td>5-room</td>
<td>From $326,000</td>
<td>From $316,000</td>
</tr>
<tr>
<td>Mature Town/Estate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bendemeer Light &amp; McNair Towers</td>
<td>Studio Apartments</td>
<td>From $124,000</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>3-room</td>
<td>From $322,000</td>
<td>From $292,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $467,000</td>
<td>From $452,000</td>
</tr>
</tbody>
</table>

Notes:
- Both Punggol Edge (standard) and Waterway SunDew (premium) offer 3-/4-/5-room flats. Only applicants with gross monthly household income not exceeding $5,000 are eligible to be considered for the 3-room standard flats in Punggol Edge. Punggol Edge is an integrated BTO project comprising 688 BTO flats and 446 rental flats.
- Bendemeer Light (standard) offers 3-/4-room flats whereas McNair Towers (premium) offers studio apartments and 3-/4-room flats.
- For 3-room flats, assumed Additional CPF Housing Grant (AHG) of $30,000 and Special CPF Housing Grant (SHG) of $5,000.
- For 4-room flats, assumed AHG of $15,000.
- For 5-room flats, assumed AHG of $10,000.
- SHG applicable only to 2-Room and 3-Room Standard flats in the non-mature estates.
- Actual Grant amounts will vary based on income and choice of flat. Click here for more information about the various CPF Housing Grants available.
Step 1: Submit Your Application

- Interested applicants may submit their application through e-Sales > Build-To-Order May 12 > 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 Ageing-in-Place Priority Scheme, Multi-Generation Priority Scheme, Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
- You will need to indicate your choice of town (Sengkang, Choa Chu Kang, Punggol and Kallang/Whampoa) and flat type. Due to differences in income ceiling, if you are interested in 3-room flats in Punggol, you have to indicate your choice for Punggol Edge (income ceiling for 3-room Standard flats is $5,000 per month) or Waterway SunDew (income ceiling for 3-room Premium flats is $10,000 per month).
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard). For applicants applying under the Multi-Generation Priority Scheme, the administrative fee payable for the combined application is $20.
- Apply by 5 Jun 2012 (Tuesday). Application period is one week.

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1 You may check on the latest number of applications received at e-Sales > Build-To-Order May 12 > 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 – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.
3 Eligibility conditions apply. Please refer to e-Sales > Eligibility to buy new HDB flat. Check your eligibility to buy a new flat > Online Eligibility Questionnaire.

Step 2: Select Your Flat

- You will be informed of your balloted queue position in Jun 2012.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence by Jun 2012.
- You will need to pay an option fee by cash/NETS/Scheque. 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>

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.

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 with 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.

The Estimated Completion Date and waiting time for Compassvale Boardwalk, Keat Hong Pride, Punggol Edge, Waterway SunDew, Bendemeer Light and McNair Towers are:

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Compassvale Boardwalk</th>
<th>Keat Hong Pride</th>
<th>Punggol Edge</th>
<th>Waterway SunDew</th>
<th>Bendemeer Light</th>
<th>McNair Towers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Selection Date</strong> (Median Month of Selection)</td>
<td>Jun 2012 to Oct 2012 (Aug 2012)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estimated Completion Date</strong></td>
<td>4th Qtr 2015</td>
<td>2nd Qtr 2016</td>
<td>2nd Qtr 2016</td>
<td>2nd Qtr 2016</td>
<td>4th Qtr 2016</td>
<td>4th Qtr 2016</td>
</tr>
<tr>
<td><strong>Estimated Waiting Time</strong></td>
<td>37 to 41 months</td>
<td>42 to 47 months</td>
<td>42 to 47 months</td>
<td>41 to 47 months</td>
<td>47 to 53 months</td>
<td>47 to 53 months</td>
</tr>
</tbody>
</table>

a) The waiting time is computed based on the median month of selection exercise.
b) The actual completion date will depend on the progress of the construction.
c) The Estimated Delivery Possession Date (EDPD) is as follows:
   (i) Compassvale Boardwalk – 31 Oct 2015;
   (ii) Keat Hong Pride – 30 Apr 2017;
   (iii) Punggol Edge – 30 Apr 2017;
   (iv) Waterway SunDew – 30 Apr 2017;
   (v) Bendemeer Light – 30 Nov 2017;
   (vi) McNair Towers – 30 Nov 2017

The EDPD is the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed the Actual Delivery Possession Date during the signing of the Agreement for Lease.
Disclaimer

i) All information, maps and plans in this brochure are the copyright of the HDB.

ii) The information provided in this brochure are not statements or representations of fact. They are not intended to form part of any offer or contract for the sale of the flats.

iii) Visual representations like pictures, art renderings, depictions, illustrations, photographs, drawings and other graphic representations and references are only artistic impressions. They are not representations of fact.

iv) The information on this project including but not limited to the dimensions, areas, plans, colour schemes, descriptions and specifications are subject to change or review without notice at HDB’s sole discretion or if required by the competent authorities.

v) HDB may at any time, without any notice and at its sole discretion, change any aspect of this project, including but not limited to the omission, amalgamation, increasing or reducing the number of communal facilities, amenities, colour schemes, design features and specifications shown.

vi) HDB will not entertain any request for alteration of the layout or specifications of a flat, to suit individual needs.

vii) HDB does not warrant the accuracy of the information and will not be responsible in any way for any inaccuracy or omission of information in the brochure or for any loss suffered by any person as a result of relying on the information.

viii) The floor areas are scaled strata areas.

ix) The proposed facilities, their locations and surrounding land-use shown in the maps and plans are indicative only and subject to change or review. These facilities may include other ancillary uses allowed under URA’s prevailing Development Control guidelines.

x) HDB reserves the right to use the void deck in any apartment block for facilities such as child care centres, elderly-related facilities, education centres, resident’s committee centres and such other facilities as HDB shall deem fit.