

Construction Progress Payment Schedule

A SECURE AND CONVENIENT WAY
TO OWN A VILLA AT SARAYA

Saraya
RESORT
LOMBOK

BY KINNARA CAPITAL

SARAYA RESORT & RESIDENCES

Construction Progress Payment Schedule

A SECURE AND CONVENIENT WAY TO
PURCHASE YOUR VILLA AT SARAYA

Saraya's **Construction Progress Payment Schedule** has been designed to make investing more accessible, while providing **greater confidence** at every stage of the build and allowing buyers to pay in manageable instalments aligned with key construction milestones.

This means your investment progresses in step with the delivery of your villa, with each payment linked to tangible progress on site.

Preferential Purchase Incentive

Buyers who elect to settle in full upfront may be eligible for a preferential purchase incentive on the listed villa price. Please speak with your authorised Saraya Sales Representative for further details.

Payment Schedule

STAGE 1

30%

Contract Signing

30% OF PURCHASE PRICE

Payable upon execution of the Sale & Purchase Agreement.

This payment:

- Secures the villa allocation
- Commences construction scheduling
- Covers initial legal and administrative processing

FREEHOLD OWNERSHIP OPTION

Where Freehold ownership is selected, a Freehold conversion fee equal to 20% of the purchase price is payable in full at this stage, in addition to the initial 30% payment.

STAGE 2

30%

Foundation Completion

30% OF PURCHASE PRICE

Payable upon completion of structural foundations, as certified by the project construction team.

Payment Schedule

STAGE 3

Roof On / Superstructure Completion

20%

20% OF PURCHASE PRICE

Payable once the main superstructure is complete and the roof has been installed.

STAGE 4

Practical Completion & Handover

20%

FINAL BALANCE -20% OF PURCHASE PRICE

Payable upon practical completion and handover of keys.

This stage includes:

- Final inspection
- Completion documentation
- Handover of keys
- Villa ready for occupation or rental operation

Ownership & Legal Structure

- Villas are available under **Leasehold** or **Freehold structures**, subject to buyer eligibility.
- **Freehold ownership requires an upfront fee equal to 20% of the purchase price**, payable with the initial 30% contract payment.
- All ownership structures are administered in compliance with Indonesian property regulations and managed through appointed legal counsel.

IMPORTANT NOTES

This structured payment option is subject to availability and may be withdrawn without notice.

Construction timelines are indicative and subject to standard development variables.

Final pricing and ownership structure will be confirmed at contract stage based on selected villa type.

Key Benefits Of This Payment Structure:

- ✓ Lower capital exposure compared to full upfront payment
- ✓ Payments aligned with tangible construction milestones
- ✓ Locks in pricing early with a defined delivery schedule
- ✓ Transparent and simple payment obligations
- ✓ Suitable for both lifestyle buyers and long-term investors

Next Steps

Detailed villa specifications, pricing by villa type, floorplans and construction timelines will be provided in the Saraya brochures.

To proceed or reserve under this payment structure, please contact your authorised Saraya Sales Representative.

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