

Saraya
RESORT
LOMBOK

STRUCTURED PAYMENT SCHEDULE OFFER

DEVELOPED BY



KINNARA
Capital

SARAYA RESORT & RESIDENCES

STRUCTURED PAYMENT SCHEDULE OFFER

DEFERRED CONSTRUCTION PAYMENT OPTION

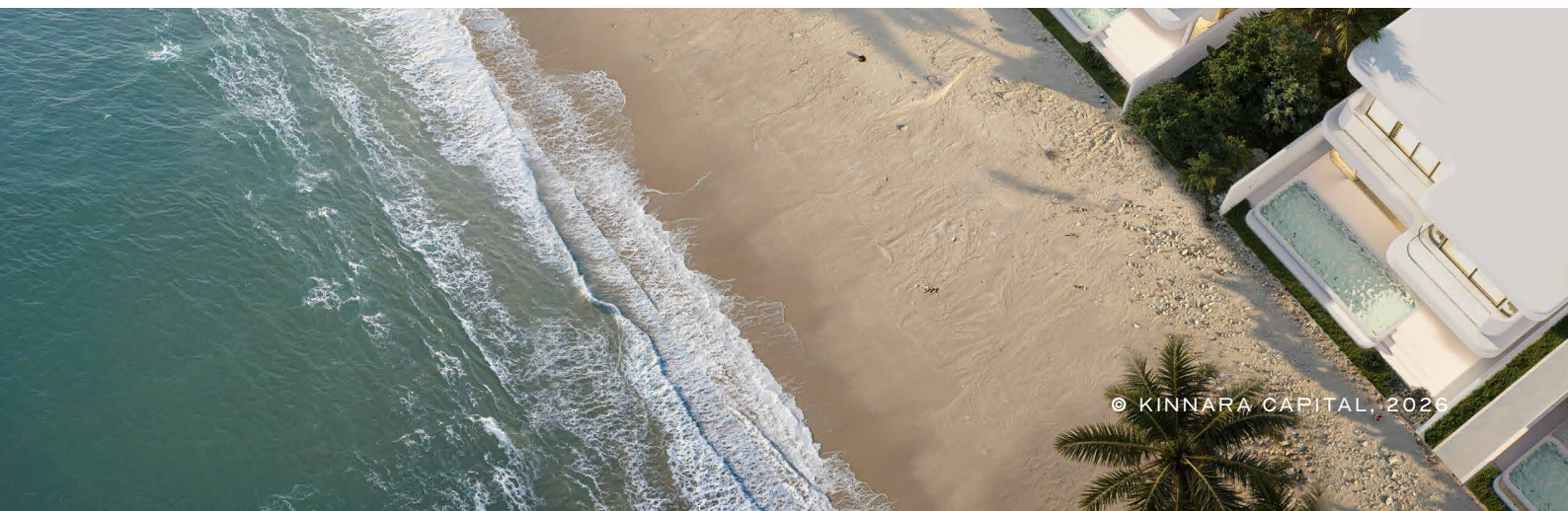
This payment structure is designed for buyers seeking **reduced upfront capital exposure**, aligned with construction milestones, while securing a premium beachfront residence at Saraya Beach Resort.

Under this option, villas are offered at a **7.5% premium to the standard list price**, in exchange for a milestone-based payment schedule tied directly to construction progress.

PURCHASE PRICE

Total Purchase Price:

List Price + 7.5%



PAYMENT SCHEDULE

STAGE I

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

30%

ROOF ON / SUPERSTRUCTURE COMPLETION

30% of Purchase Price

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

STAGE 4

10%

PRACTICAL COMPLETION & HANDOVER

Final Balance - 10% 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 AND 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.

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

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.

Saraya

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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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