

APPLICATION PROCEDURES AND TERMS AND CONDITIONS FOR THE PURCHASE OF A FLAT SOLD UNDER THE DESIGN, BUILD AND SELL SCHEME, ESTABLISHED UNDER PART IVB OF THE HOUSING AND DEVELOPMENT ACT (CAP 129)

THESE ARE THE APPLICATION PROCEDURES AND TERMS AND CONDITIONS REFERRED TO IN YOUR OPTION TO PURCHASE AND SALE AND PURCHASE AGREEMENT. IF YOU INTEND TO BUY A DESIGN, BUILD AND SELL SCHEME FLAT, YOU WILL BE REQUIRED TO COMPLY WITH ALL THE APPLICATION PROCEDURES SET OUT HEREIN. YOU WILL ALSO BE BOUND BY THE TERMS AND CONDITIONS SET OUT IN THIS BROCHURE.

PLEASE READ THIS SET OF APPLICATION PROCEDURES AND TERMS AND CONDITIONS CAREFULLY **BEFORE** YOU APPLY TO BUY A DESIGN, BUILD AND SELL SCHEME FLAT.

I APPLICATION PROCEDURES

I.1 General

- (a) The information in this brochure spells out the application procedures as well as the Terms and Conditions for the purchase of a flat sold under the Design, Build and Sell Scheme ("or DBSS") established under Part IVB of the Housing and Development Act Cap 129 (hereinafter referred to as a "DBSS flat") in the development known as Parc Lumiere developed by **Sim Lian (Simei) Pte Ltd** ("the Developer").
- (b) All interested applicants have to meet the prevailing eligibility conditions relating to the purchase of a DBSS flat. Applicants are advised to read these Application Procedures as well as the Terms and Conditions set out in this brochure relating to the application for the purchase of a DBSS flat in Parc Lumiere before submitting their application forms.
- (c) These Application Procedures and Terms and Conditions are current at the time of printing.

I.2 Submission of Application Form

- (a) All applications must be completed in the prescribed application form (i.e. manual application form, e-application or any other form, whichever is applicable) provided by the Developer and submitted at the point of booking at:

Parc Lumiere Showflat located along Simei Road (Beside Blk 155 Simei Road)

- (b) Any person interested in applying for a DBSS flat is required to submit the duly completed application form together with the originals and copies of all documents required by the Developer/HDB to process the application for purchase of the DBSS flat.
- (c) Applicants who are eligible for the *CPF Housing Grant and who wish to request for the CPF Housing Grant for the purchase of a DBSS flat must also submit the Application Form for CPF Housing Grant **together** with their DBSS application form to the Developer at the point of booking of the DBSS flat.

**Note: The CPF Housing Grant includes the Additional CPF Housing Grant, where applicable. Applicants applying for the Additional CPF Housing Grant ("AHG") will also be required to complete the AHG section of the Application Form for CPF Housing Grant.*

- *For the application for CPF Housing Grant, please submit all supporting documents to the Developer **within one week** from date of booking of the DBSS flat. If the Developer does not receive the full set of supporting documents as required within the one week deadline, HDB will not be able to process your application for the CPF Housing Grant in time for the downpayment.*
- *Please refer to the Application Form for CPF Housing Grant for more details on submission of the CPF Housing Grant request and the supporting documents.*

- (d) The Developer shall have the absolute discretion either to accept or reject any application.

I.3 Documents to submit

Applicants must submit their application for purchase of a DBSS flat in the prescribed application forms **together** with photocopies of the following documents (where applicable) in respect of **all persons listed in the application form** for verification of their eligibility. Please submit the documents **within one week** from date of booking of the DBSS flat. These documents include:

I.3.1 Proof of Identity/Citizenship

- (a) For Singapore Citizen : Identity Card
- (b) For Singapore Permanent Resident : Singapore Blue Identity Card
- (c) For Non-Citizen : Passport

I.3.2 Proof of Relationship and Marital Status

- (a) Birth Certificate (to prove relationship between parents/children, siblings etc.); and/or
- (b) Marriage Certificate; and/or
- (c) Divorce documents (for persons who are divorced); and/or
- (d) Deed of Separation (for persons who are legally separated); and/or
- (e) Death Certificate (if applicable).

I.3.3 Proof of Income

- (a) Employed person
 - (i) Original payslip as at date of application; or
 - (ii) Income letter from employer as at date of application (which must bear either the company's letterhead or stamp and the name and designation of the signatory) stating the current gross monthly income of the employed person.
- (b) Self-Employed person
 - (i) Income tax assessment for the past 12 months; or
 - (ii) Statement of Annual Accounts certified by an Audit Firm to confirm income for the past 12 months; and
 - (iii) Valid Accounting & Corporate Regulatory Authority (ACRA) Computer Information (Business Profile) / Valid license of business / trade; and
 - (iv) Statutory Declaration* to declare the average monthly income for the past 12 months.
- (c) Commission-based person
 - (i) 12 months commission statements/ payslips as at date of application; or
 - (ii) Letter from employer stating past 12 months' commissions as at date of application (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
- (d) Part-time worker
 - (i) Monthly-rated part-time employee with fixed monthly salary is required to submit a letter from employer stating his/her permanent staff status and salary received as at date of application (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
 - (ii) Hourly-rated part-time employee with variable salary is required to submit the 12 months payslips or Letter from employer stating past 12 months salary as at date of application (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
- (e) Odd-Job worker
Latest Notice of Assessment from IRAS OR recent letter from employer certifying salaries for the last 12 months.
- (f) Unemployed person
 - (i) Statutory Declaration* to declare the period of unemployment with no income; or
 - (ii) Copy of Student Pass or Letter from School/College/Institute of Learning for persons who are 18 years old and above to confirm student status.

* Statutory Declaration may be executed at the Sales Office at HDB Hub or at any HDB Branch Office.

I.3.4 Signing of Forms and Undertakings

The applicant, his spouse or essential occupier listed in the DBSS application shall be required to sign all such forms, letters of consent, letters of undertaking, letters of confirmation, and such other documents ("the documents") as may be required by the Developer/HDB in order to determine their eligibility to purchase a DBSS flat.

The documents shall form an integral part of the Terms and Conditions for purchase of a DBSS flat and any reference to a term or condition in the documents shall be a Term and Condition for Purchase of a DBSS flat.

1.3.4 Signing of Forms and Undertakings (cont'd)

Failure or refusal to sign any of the documents may render a person ineligible to purchase the DBSS flat and the consequences set out in the Option to Purchase and Sale and Purchase Agreement (if this has been signed) will apply. Further, HDB may take such action as it is empowered to take under the Housing and Development Act (Cap 129), and its Rules and Regulations.

HDB's prevailing policies, rules and regulations which may be in force from time to time shall apply at all times. All decisions reached in this regard shall be at HDB's sole discretion and shall be final and conclusive.

1.3.5 Other Documents

Applicants must also produce such other documents as requested by the Developer/HDB for the purpose of ascertaining their eligibility to buy the DBSS flat.

All documents submitted to the Developer for the purpose of assessing the eligibility of the applicants will be retained by the Developer for record purposes and will be treated by the Developer as strictly confidential. The documents will not be returned to any of the persons listed in the application.

In the event of any change in the applicant's family nucleus as a result, for example, of events such as marriage, death, divorce or separation of any person listed in the application, the applicant must produce the relevant documents (e.g. marriage certificate, death certificate, divorce documents, Deed of Separation etc) to the Developer or HDB. This is to enable the Developer and/or HDB to reassess and reconfirm the applicant's eligibility to continue with the purchase of the DBSS flat.

1.4 Use of Data

The applicants including all persons listed in the Application Form shall unequivocally and irrevocably consent to and give the Developer and HDB the right to release any information stated in their application forms, as well as such other information it may receive in the course of processing the application for purchase of a DBSS flat/sale of DBSS flat to the buyer as and when necessary, to HDB and to such other parties as may be authorised by HDB for the purpose of processing their applications for the purchase of a DBSS flat and/or to determine the eligibility and/or continued eligibility of the applicant to buy the DBSS flat.

For the purpose of processing the applications relating to the name, NRIC number, nationality, race, sex, date of birth, address and/or other particulars of the applicant(s) and/or any other persons listed in the application form, the Developer shall have the right to rely on its own records, those from the HDB, and/or any other relevant authorities as it deems fit.

Note: Please note that HDB may also collect personal data from applicants/all persons listed in the Application Form to administer HDB's public housing programmes and services. HDB may share the necessary data with other Governmental agencies, unless such sharing is prohibited by legislation. This is to enable HDB to serve the applicants/all persons listed in the application form in the most convenient, efficient and effective way. HDB will not share the personal data of the applicant or any of the persons listed in the application form with non-Government entities, except where such entities have been authorised to carry out specific Government services.

1.5 Mortgage Loan

Applicants may obtain financing for the purchase of the DBSS flat from the HDB or banks or financial institutions licensed by the Monetary Authority of Singapore (MAS). The lending limit is up to 90% of the purchase price of the DBSS flat.

Applicants are advised to check on their loan eligibility through the HDB InfoWEB, enquiry counters at HDB Hub or any HDB Branch Office before booking a DBSS flat. If they wish to apply for an HDB loan, please note that in addition to the guidelines on proof of income in Section 1.3.3, employed applicants are required to submit to HDB their recent 3 months' payslips and past 15 months' CPF contribution history. They may also refer to the details provided in the HDB loan information leaflet.

For applicants taking an HDB loan, applicants must have a valid HDB Letter of Offer before they sign the Sale and Purchase (S&P) Agreement for the DBSS flat.

Applicants who are not eligible for an HDB loan will have to take a mortgage loan from banks or financial institutions licensed by the Monetary Authority of Singapore (MAS).

1.6 CPF Housing Grant

Eligible First-Timer applicants can apply for a CPF Housing Grant to help them buy a DBSS flat. The types of CPF Housing Grant available are:

- (a) CPF Housing Grant for Family [\$30,000/\$40,000]
- (b) Additional CPF Housing Grant [\$5,000 to \$40,000]

1.6 CPF Housing Grant (cont'd)

- (c) CPF Housing Grant for Singles [\$11,000]
- (d) CPF Housing Grant for Singles (living with parents) [\$20,000]
- (e) CPF Housing Top-Up Grant

The CPF Housing Grant and Additional CPF Housing Grant, where applicable will be given only once to eligible Singapore Citizen applicants who purchase a 2-room or bigger DBSS flat from the Developer. Applicants who are eligible for the CPF Housing Grant and who wish to request for the grant must submit the Application Form for CPF Housing Grant with supporting documents to the Developer at the point of booking of the DBSS flat.

Note: Applicants applying for the Additional CPF Housing Grant ("AHG") will be required to submit their proof of income for the past 12 months at the time of application.

For more information on the detailed eligibility conditions of the respective CPF Housing Grant, please refer to the application forms for the respective CPF Housing Grant.

1.7 Enquiry

If you have any enquiries relating to:

- (a) Eligibility Conditions for the purchase of a DBSS flat

Please call HDB at Tel No: **1800-866 3066** or visit the HDB InfoWEB at www.hdb.gov.sg.

- (b) Details of Parc Lumiere ("DBSS development")

Please call the developer Customer Service Executive at Tel No: **6786 6968**. Alternatively, you may email your enquiry to email address at enquiries@simlian.com.sg.

IMPORTANT NOTICE TO ALL APPLICANTS FOR PARC LUMIERE

1. PLEASE DO NOT MAKE ANY MISREPRESENTATION (THROUGH ACTS OF OMISSION OR OTHERWISE) OR ANY FALSE STATEMENTS REGARDING YOUR ELIGIBILITY TO BUY THE DBSS FLAT AS IT WILL RESULT IN TERMINATION OF YOUR SALE AND PURCHASE AGREEMENT WITH THE DEVELOPER.

2. THE DEVELOPER WILL TERMINATE THE SALE AND PURCHASE AGREEMENT IF YOU ARE NOT ELIGIBLE OR HAVE CEASED TO BE ELIGIBLE TO BUY THE DBSS FLAT. IF THE DEVELOPER TERMINATES THE SALE AND PURCHASE AGREEMENT, THE DEVELOPER MAY FORFEIT AND KEEP 20% OF THE PURCHASE PRICE. IT IS THEREFORE IMPORTANT THAT YOU ENSURE THAT YOU ARE ELIGIBLE TO BUY THE DBSS FLAT AND CAN CONTINUE TO MAINTAIN THIS ELIGIBILITY THROUGHOUT THE PERIOD OF OWNERSHIP OF THE DBSS FLAT. FOR YOUR INFORMATION, THE MINIMUM OCCUPATION PERIOD FOR A DBSS FLAT IS 5 YEARS FROM THE DATE OF TAKING POSSESSION OF THE DBSS FLAT.

3. YOU WILL HAVE TO FOLLOW THE APPLICATION PROCEDURES AND THE TERMS AND CONDITIONS SET OUT IN THIS BROCHURE IF YOU INTEND TO BUY A DBSS FLAT. HOWEVER, PLEASE NOTE THAT THE APPLICATION PROCEDURES AND TERMS AND CONDITIONS SET OUT HERE ARE NOT EXHAUSTIVE OR FINAL. WHILST WE HAVE TAKEN EVERY CARE AND ATTENTION TO COMPILE IT, THE DEVELOPER DOES NOT WARRANT THAT THE CONTENTS IN THIS BROCHURE REPRESENT ALL THE APPLICATION PROCEDURES, TERMS AND CONDITIONS AND REQUIREMENTS OF THE HOUSING AND DEVELOPMENT BOARD AND OTHER RELEVANT AUTHORITIES OR THAT THE INFORMATION IS FREE FROM ERRORS OR OMISSIONS. THE CONTENTS IN THIS BROCHURE MAY BE SUBJECT TO SUCH CHANGES AS DEEMED NECESSARY BY THE HOUSING AND DEVELOPMENT BOARD AND THE RELEVANT AUTHORITIES.

