



Financed by own funds – 10/90

You pay 10% of the purchase price when signing the Preliminary Purchase Contract (PPC) and the remaining 90% after completion of the project upon submission of the application for the issuance of the occupancy permit. You can therefore invest your available funds in other options while the project is under construction and pay most of the price once the project has been completed.

Note: The 10/90 payment plan is solely and exclusively used to finance a sale using the clients' own funds; i.e. the object of sale cannot and will not be used as a pledge to third parties.

		Pre-reservation Pre-reservations are valid for three business days (by telephone, email, contact form, or in person).	
		Reservation Contract /RC/ Reservation fee of CZK 100,000 including VAT for each unit payable within 5 days of signing the Reservation Contract.	first deposit
		Preliminary Purchase Contract /PPC/ Min. 10% of the total purchase price incl. VAT, payable within 14 days of signing the Preliminary Purchase Contract (the reservation fee is included in this amount).	second deposit
		Client selection Selection of standard finishes (tiles, flooring tiles, doors, sanitaryware, floor coverings). The deadlines for client selections are specified in the PPC.	
		Structural work	
		Internal plastering	
		Submission of occupancy permit application 90% of the total purchase price incl. VAT, payable within 14 days of submission of the occupancy permit application.	balance payment
		Occupancy permit	
		Purchase Contract and handover of the unit Signature of the Purchase Contract after issuing the occupancy permit and payment of the total purchase price.	
		Submitting an application to register the ownership right in the land registry The Purchase Contract will be registered upon expiry of the statutory waiting period after submission of the application for registration.	

You will be informed of all key dates.



Mortgage financing

To standardise the drawdown conditions set out in the PPC, the Future Seller recommends arranging a mortgage loan through selected branches of one of the cooperating banks listed in the appendix. In particular to ensure fast communication with the mortgage bank, the Future Seller also recommends arranging the mortgage directly with the selected branch without the involvement of an external mortgage adviser. The Future Seller also offers the option of using an external mortgage adviser from Express Finance and Hyposervis. If the Future Buyer requires a different branch, a different financing bank or a different mortgage adviser, the change will be subject to the Future Seller's approval, which may approve or reject the change.

**If financing through a non-cooperating bank or through the client's own mortgage adviser is approved, the Future Seller is entitled to charge an administrative fee of CZK 50,000 for the related administrative work.*



Pre-reservation

Reservation held for three business days (by phone, email, contact form or in person).



Reservation Contract /RC/

Reservation fee of CZK 100,000 incl. VAT per unit, payable within 5 days of signing the Reservation Contract.

first deposit



Selection of financing bank /see next page for banks which the Future Seller has a contactural arrangement with/

*Processing a loan through a bank other than a cooperating bank is subject to a fee to cover administrative costs related to cooperation, legal services, and the review and preparation of documents for and from the non-cooperating financial institution.



Preliminary Purchase Contract /PPC/

Minimum of 10% of the total purchase price incl. VAT, payable within 14 days of signing the Preliminary Purchase Contract (the reservation fee is included in this amount).

Balance payment from own funds.

Note: If a mortgage loan is provided by a cooperating bank with 10% of own funds and sufficient security, the Future Seller allows the required contribution of own funds to be reduced to 10% (provided that the applicant is under 36 years of age).

second deposit



Client selection

Selection of standard finishes (tiles, flooring tiles, doors, sanitaryware, floor coverings). The deadlines for client selections are specified in the PPC.



Structural work



Balance payment from own funds

Any additional own funds above 10% must be paid no later than 28 February 2027.

third deposit



Occupancy permit

95% of the mortgage loan is drawn down, payable within 14 days of submission of the occupancy permit application to the seller's account. The remaining 5% of the mortgage loan is drawn down, payable within 14 days of issuance of the occupancy permit.

balance payment a)
balance payment b)



Purchase Contract and handover of the unit

Signature of the Purchase Contract after issuing the occupancy permit and payment of the total purchase price.



Submitting an application to register the ownership right in the land registry

The Purchase Contract will be registered upon expiry of the statutory waiting period after submission of the application for registration.

You will be informed of all key dates.

The payment schedule option must be selected by the Future Buyer before signing the Agreement on a Preliminary Purchase Contract. All information stated above is set in accordance with the Future Seller's business model and cannot be changed. If the Future Buyer becomes unable to meet their payment obligations, we recommend contacting the sales department immediately to resolve the situation.



Cooperating banks



Hypoteční banka

Petra Svobodová

senior mortgage specialist

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Komerční banka

For financing through a mortgage loan from Komerční banka, please contact your personal banker or any KB branch. The terms and further information about the development project will be gladly provided at any branch.

Cooperating mortgage advisers



Martin Holý

mortgage specialist

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