



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)

a minimum of 10% of the total purchase price including VAT is payable within 14 days of signing the PPC (the reservation fee is included in this amount).

second deposit



Client's selection

A selection of standard features (wall tiles, floor tiles, doors, sanitary ware, floor coverings). The deadlines for Client's selection are specified in PPC.



Shell construction



Interior plasterwork



Submission of the application for the issuance of the occupancy permit

90% of the total purchase price including VAT (payable within 14 days of submitting the application for approval for occupancy).

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.

We will notify you of each important deadline.



Mortgage financing

To ensure standardization of the drawdown conditions set out in the PPC, the Future Seller recommends that the Future Buyer arrange a mortgage at one of two cooperating banks (ČSOB a.s., Hypoteční banka, a.s.), at the selected branches listed in the Appendix. The Future Seller also recommends arranging a mortgage directly with the selected branch without the involvement of an outside financial advisor; the main reason for this is to make sure of fast communication with the mortgage bank. The Future Seller also makes it possible to use the services of an outside financial advisor from Expres finance or Hyposervis. If the Future Buyer requires a different branch, a different financing bank, or a different mortgage advisor, this change will be subject to the approval of the Future Seller, which has the right to approve or reject the change. **If approval is given to financing with a bank with which the Future Seller does not have a contractual arrangement or through the Future Buyer's own mortgage advisor, the Future Seller is entitled to charge an administrative fee of CZK 50,000 for the administrative tasks associated with this.*



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



Selection of financing bank (see next page for banks with which the Future Seller has a contractual arrangement)

*Arranging a loan with a bank other than a cooperating bank is subject to a fee that covers the administrative costs associated with the provision of cooperation, legal services, and checking and generating documents for and from the non-cooperating financial institution.



Preliminary Purchase Contract (PPC)

a minimum of 10% of the total purchase price including VAT is payable within 14 days of signing the PPC (the reservation fee is included in this amount).
Payment from own funds.

N.B.: If a mortgage is provided by a cooperating bank with a deposit of 10% of the Future Buyer's own funds and sufficient collateral, the Future Seller makes it possible to reduce the deposit of own funds to 10% (the applicant must be 36 years of age or under for this condition to apply).

second deposit



Client's selection

A selection of standard features (wall tiles, floor tiles, doors, sanitary ware, floor coverings). The deadlines for Client's selection are specified in PPC.



Balance payment from own funds

The deposit of all other own funds over and above 20%, if any, is due not later than 15 June 2026.

third deposit



Shell construction



Occupancy permit

Drawdown of 95% of a mortgage loan, with maturity within 14 days of submitting the application for approval for occupancy, into the Seller's account **balance payment a)**
Drawdown of the balance payment of 5% of a mortgage loan, with a maturity of 14 days from the issuance of the certificate of approval for occupancy **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.

We will notify you of each important deadline.

The Future Buyer must specify the chosen payment plan before signing the Preliminary Purchase Contract. All the information provided is set with regard to the Future Seller's business model and cannot be changed. In the event that the Future Buyer becomes insolvent, we recommend that you contact the Sales Department immediately to resolve the situation.



Cooperating banks



Hypoteční banka

Petra Svobodová

mortgage specialist – senior

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Hypoteční banka

Milena Kolářová

loan specialist

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www.csob.cz



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 advisors



Martin Holý

mortgage specialist

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