

VILLA No.	BUILD (m2)	LAND (m2)	PRICE	
			NORMAL	PROMO
T1	203	204	3,500,000,000	3,300,000,000
T2	203	204	3,500,000,000	3,300,000,000
T3	203	204	3,500,000,000	3,300,000,000
T5	203	204	3,500,000,000	3,300,000,000
T6	203	204	3,500,000,000	3,300,000,000
T7	203	204	3,500,000,000	3,300,000,000
T8	203	204	3,500,000,000	3,300,000,000
T9	-	200	-	-
T10	203	232	3,740,000,000	3,540,000,000
T11	203	265	4,020,000,000	3,820,000,000
T12	203	297	4,276,000,000	4,076,000,000
T14	-	342	-	-
T15	203	204	3,500,000,000	3,300,000,000
T16	203	204	3,500,000,000	3,300,000,000

* Harga bisa berubah sewaktu-waktu.

VILLA No.	BUILD (m2)	LAND (m2)	PRICE	
			NORMAL	PROMO
T17	203	204	3,500,000,000	3,300,000,000
T18	203	204	3,500,000,000	3,300,000,000
T19	203	204	3,500,000,000	3,300,000,000
T20	203	204	3,500,000,000	3,300,000,000
T21	203	204	3,500,000,000	3,300,000,000
T22	-	201	-	-
T23	203	220	3,680,000,000	3,480,000,000
T24	203	222	3,676,000,000	3,476,000,000
T25	203	208	3,550,000,000	3,350,000,000
T26	-	202	-	-
T27	-	206	-	-
T28	203	212	3,595,000,000	3,295,000,000
T29	203	222	3,876,000,000	3,676,000,000
T30	-	247	-	-

SIMULASI SISTEM PEMBAYARAN :

A. Pembayaran KPR Bank
1. Tanda Jadi 20 juta
2. KPR Bank Mandiri DP 15-30% (bisa dicicil 6x).
3. Pembayaran DP 1 paling lambat 2 minggu dari Pembayaran Tanda Jadi.
4. Kelengkapan dokumen KPR diserahkan paling lambat 3 minggu dari pembayaran Tanda Jadi.
5. Pengajuan KPR ke Bank Mandiri selambat-lambatnya 30 hari dari dokumen diserahkan.

B. Pembayaran Cash Bertahap
Cash bertahap 24 bulan tanpa Bunga
Simulasi T1 Harga = Rp. 3.300.000.000,-
Tanda Jadi = Rp 20,000,000
Pembayaran 1 (10%) = Rp 330,000,000
Jumlah = Rp 350,000,000
Pembayaran ke 2 sd ke 24 = Rp 128,260,870
Catatan :
* Harga = Rp 3,300,000,000
Pembayaran 1 = Rp 350,000,000
Sisa = Rp 2,950,000,000
* Cicilan = Rp. 2.950.000.000 : 23 bulan = Rp 128,260,870
Cash Bertahap 30 bulan tanpa Bunga
* Cicilan = Rp. 2.950.000.000 : 29 bulan = Rp 101,724,138

C. Pembayaran Cash Bertahap sesuai Progress	
Pembayaran bertahap :	Rp. 20.000.000
1. Tanda Jadi	
2. Saat penandatanganan SPPJB	5%
3. Pemasangan pondasi	25%
4. Pemasangan tembok lantai 1	15%
5. Pengecoran dak lantai 1	10%
6. Pemasangan tembok lantai 2	10%
7. Pemasangan kap	20%
8. Serah terima dan AJB	15%

Price not include :

- * BPHTB
- * Notary Fee
- * Government imposed charges

Notary :

Name : Njoman Sutjining, SH.
Address : Jalan Dewi Sri No. 18 Blok A.1 Legian,Kuta Bali.
Telephone : 0361 - 752936

KPR :



- Pondasi Batu dan beton bertulang
- Struktur Baja Composite
- Genteng Aspal Bitumen
- Granite sincere 60x60 cm for floor
- Bengkirai wood for floor private pool
- Hebel wall (tembok bata ringan)
- Interior paint by Dulux catylac (color will be determined later)
- Eksterior paint Jotun/Dulux
- Aluminium/bingkerai wood for door and window
- Glass thickness 6 mm non tempered (windows and doors)
- Glass thickness 10 mm tempered (bathroom)
- Handle Dekson or an equivalent price
- Hinge by Dekson or an equivalent price
- Floor plint by Granite sincere
- Ceiling Gypsum Jayaboard finished by vinilex 300
- Toilet by Toto or an equivalent price
- Shower by wasser or an equivalent price (Master bathroom)
- Shower by wasser or an equivalent price
- Washtafel by American standart or an equivalent price
- Sink by warren/Elite or equivalent price
- Wall tiles for bathrooms by Roman 20x40 cm (ex: Malaka, Waltz or an equivalent price)
- Ceramic flooring for bathrooms by Roman 30x60 cm/60x60 cm (or an equivalent price)
- Roof construction by Baja ringan
- Lamp using downlight fitting
- Switch by Clipsal or equivalent price
- Light Bulb by Phillips or equivalent price
- Water installation PVC
- Hot water installation PVC (shower only)
- AC installation and electricity installation (cable installation exclude unit AC installation and outdoor installation)
- Listrik : 3.500 Watt
- Private Pool (finish batu alam)
- Private Pool overflow system

Syarat Pengajuan KPR Mandiri

Persyaratan Mengajukan KPR Mandiri:

1. WNI yang berdomisili di Indonesia
2. Umur minimum 21 tahun, pada saat kredit lunas umur maksimum 55 tahun (Pegawai) & 60 tahun (Wiraswasta/ Profesional)
3. Memiliki pekerjaan & penghasilan tetap, minimal 2 tahun, penghasilan minimal 2 juta sebulan (boleh gabungan suami istri)
4. Bersedia membuka Tabungan Mandiri, jika kredit disetujui
5. Agunan Rumah / Ruko yang akan di take over
*) ketentuan berlaku

Jangka waktu kredit :

KPR rumah maks = 20 tahun, KPR ruko maks 15 tahun

Dokumen yang harus diserahkan untuk KPR :

Pegawai :

Pas photo suami & istri
copy KTP suami istri
copy surat nikah / cerai / Keterangan belum menikah
copy Kartu Keluarga;
copy Rekening Koran Gaji 6 bulan terakhir;
NPWP
slip asli gaji 6 Bulan terakhir / surat keterangan penghasilan;
copy SK pengangkatan & SK terakhir / surat keterangan lamanya bekerja dan menyatakan pegawai tetap
dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

Wiraswasta

Pas photo suami & istri; copy KTP suami istri; copy surat nikah / cerai; copy Kartu Keluarga;
copy Tabungan / Rekening Koran 6 bulan terakhir; NPWP; SPT I (satu tahun terakhir)
Neraca dan laba rugi / informasi keuangan 2 tahun terakhir; akte perusahaan; SIUP; TDP
dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

Profesional

Pas photo suami & istri; copy KTP suami istri; copy surat nikah / cerai; copy Kartu Keluarga;
copy Tabungan / Rekening Koran 6 bulan terakhir; NPWP; SPT I (satu tahun terakhir)
Neraca dan laba rugi / informasi keuangan 6 bulan terakhir; ijin - ijin praktek profesi
dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

TABEL ANGSURAN KREDIT

PLAFON	TAHUN BULAN	JANGKA WAKTU														
		1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96	9 108	10 120	11 132	12 144	13 156	15 180	20 240
50,000,000		4,337,800	2,249,900	1,555,300	1,208,900	1,001,800	864,500	766,900	694,100	638,000	593,500	557,400	527,600	502,600	463,500	402,700
75,000,000		6,506,800	3,374,900	2,332,900	1,813,400	1,502,800	1,296,700	1,150,300	1,041,200	957,000	890,200	836,100	791,400	754,000	695,200	604,100
80,000,000		6,940,500	3,599,900	2,488,400	1,934,300	1,603,000	1,383,200	1,227,000	1,110,700	1,020,800	949,600	891,800	844,100	804,200	741,600	644,400
150,000,000		13,013,600	6,749,900	4,665,900	3,626,800	3,005,600	2,593,500	2,300,700	2,082,500	1,914,100	1,780,500	1,672,200	1,582,800	1,508,000	1,390,500	1,208,300
200,000,000		17,351,400	8,999,900	6,221,200	4,835,700	4,007,500	3,458,000	3,067,600	2,776,700	2,552,200	2,374,000	2,229,600	2,110,400	2,010,700	1,854,000	1,611,100
250,000,000		21,689,300	11,249,800	7,776,500	6,044,700	5,009,400	4,322,500	3,834,500	3,470,900	3,190,200	2,967,500	2,787,000	2,638,000	2,513,400	2,317,500	2,013,900
300,000,000		26,027,200	13,499,800	9,331,800	7,253,600	6,011,300	5,187,000	4,601,400	4,165,100	3,828,300	3,561,000	3,344,400	3,165,600	3,016,100	2,781,000	2,416,700
350,000,000		30,365,000	15,749,800	10,887,100	8,462,600	7,013,200	6,051,500	5,368,300	4,859,300	4,466,300	4,154,500	3,901,800	3,693,200	3,518,700	3,244,500	2,819,500
400,000,000		34,702,900	17,999,800	12,442,400	9,671,500	8,015,100	6,916,000	6,135,300	5,553,500	5,104,400	4,748,000	4,459,200	4,220,900	4,021,400	3,708,000	3,222,300
450,000,000		39,040,800	20,249,800	13,997,700	10,880,500	9,017,000	7,780,500	6,902,200	6,247,700	5,742,400	5,341,500	5,016,600	4,748,500	4,524,100	4,171,500	3,625,100
500,000,000		43,378,700	22,499,700	15,553,100	12,089,400	10,018,900	8,645,000	7,669,100	6,941,900	6,380,500	5,935,000	5,574,000	5,276,100	5,026,800	4,635,000	4,027,900
550,000,000		47,716,500	24,749,700	17,108,400	13,298,300	11,020,800	9,509,500	8,436,000	7,636,100	7,018,500	6,528,500	6,131,400	5,803,700	5,529,500	5,098,500	4,430,700
600,000,000		52,054,400	26,999,700	18,663,700	14,507,300	12,022,700	10,374,000	9,202,900	8,330,300	7,656,600	7,122,100	6,688,800	6,331,300	6,032,200	5,562,000	4,833,500
650,000,000		56,392,300	29,249,700	20,219,000	15,716,200	13,024,600	11,238,500	9,969,800	9,024,500	8,294,600	7,715,600	7,246,200	6,858,900	6,534,900	6,025,500	5,236,300
700,000,000		60,730,100	31,499,700	21,774,300	16,925,200	14,026,500	12,103,000	10,736,700	9,718,700	8,932,700	8,309,100	7,803,600	7,386,500	7,037,500	6,489,000	5,639,100
750,000,000		65,068,000	33,749,600	23,329,600	18,134,100	15,028,400	12,967,500	11,503,700	10,412,900	9,570,700	8,902,600	8,361,000	7,914,100	7,540,200	6,952,500	6,041,900
800,000,000		69,405,900	35,999,600	24,884,900	19,343,100	16,030,300	13,832,000	12,270,600	11,107,000	10,208,800	9,496,100	8,918,400	8,441,800	8,042,900	7,416,000	6,444,700
850,000,000		73,743,800	38,249,600	26,440,200	20,552,000	17,032,200	14,696,500	13,037,500	11,801,200	10,846,800	10,089,600	9,475,800	8,969,400	8,545,600	7,879,600	6,847,500
900,000,000		78,081,600	40,499,600	27,995,500	21,761,000	18,034,100	15,561,100	13,804,400	12,495,400	11,484,900	10,683,100	10,033,200	9,497,000	9,048,300	8,343,100	7,250,300
950,000,000		82,419,500	42,749,600	29,550,900	22,969,900	19,036,000	16,425,600	14,571,300	13,189,600	12,122,900	11,276,600	10,590,600	10,024,600	9,551,000	8,806,600	7,653,100
1,000,000,000		86,757,400	44,999,500	31,106,200	24,178,900	20,037,900	17,290,100	15,338,200	13,883,800	12,761,000	11,870,100	11,148,000	10,552,200	10,053,700	9,270,100	8,055,900
2,000,000,000		173,514,800	89,999,100	62,212,400	48,357,800	40,075,800	34,580,200	30,676,500	27,767,700	25,522,000	23,740,300	22,296,000	21,104,500	20,107,400	18,540,200	16,111,800
4,750,000,000		412,097,700	213,748,000	147,754,500	114,849,700	95,180,200	82,128,000	72,856,800	65,948,300	60,614,800	56,383,300	52,953,000	50,123,200	47,755,000	44,033,000	38,265,600
5,000,000,000		433,787,000	224,997,900	155,531,000	120,894,500	100,189,700	86,450,500	76,691,300	69,419,300	63,805,000	59,350,800	55,740,000	52,761,300	50,268,500	46,350,600	40,279,600

Beberapa persyaratan yang harus dipenuhi calon debitur:

1. WNI yang berdomisili di Indonesia
2. Umur minimum 21 tahun, pada saat kredit lunas umur maksimum 55 tahun (Pegawai) & 60 tahun (Wiraswasta/ Profesional)
3. Memiliki pekerjaan & penghasilan tetap minimal 2 tahun, penghasilan minimal 2 juta sebulan (boleh gabungan suami istri)
4. Bersedia membuka Tabungan Mandiri, jika kredit disetujui
5. Agunan Rumah / Ruko yang akan di take over

Jangka waktu kredit :

KPR rumah maks = 20 tahun, KPR ruko maks 10 tahun

Untuk informasi lebih lanjut hubungi :



Dokumen yang harus diserahkan untuk KPR :

Pegawai :

Pas foto suami & istri berwarna; copy KTP suami istri; copy surat nikah/cerai; copy Kartu Keluarga; copy tabungan 3 bln terakhir; copy NPWP; slip gaji asli 3 bln terakhir/surat keterangan penghasilan; copy SK pengangkatan & SK terakhir/surat keterangan kerja; dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

Wiraswasta

Pas foto berwarna suami & istri; copy KTP suami istri; copy surat nikah/cerai; copy Kartu Keluarga; copy tabungan/rekening koran 6 bulan terakhir; copy NPWP Pribadi; copy Ijin-ijin usaha (SIUP, TDP, akte pendirian); laporan keuangan (Neraca & Rugi Laba) 2 thn terakhir; dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

Profesional

Pas foto berwarna suami & istri; copy KTP suami istri; copy surat nikah/cerai; copy Kartu Keluarga; copy tabungan/rekening koran 6 bulan terakhir; NPWP pribadi; copy ijin-ijin usaha; Laporan keuangan (Neraca & Rugi Laba) 2 tahun terakhir; dokumen kepemilikan agunan (SHM / SHGB, IMB, PBB/STTS&SPPT)

* Suku Bunga Dapat Berubah Sewaktu – Waktu