

Savour life in the home of your choice

COMPASSVALE
ANCILLA



SENGKANG

Studio Apartments and 3-, 4-, 5-room Premium flats

Boon Lay **Fields**



JURONG WEST 3-, 4- & 5-room Standard flats



HDB brings you two new Build-To-Order (BTO) projects – Compassvale Ancilla in Sengkang and Boon Lay Fields in Jurong West.

Compassvale Ancilla offers Studio Apartments and 3-room, 4-room, 5-room Premium flats and Boon Lay Fields houses 3-room, 4-room and 5-room Standard flats. Both developments boast lush greenery and are well-served by comprehensive facilities.

Apply online for your choice town and flat type by 30 Mar 2011. **Starting from this BTO exercise, application period is now one week.**

To find out more, visit our Build-To-Order Exhibition now on till 30 Mar 2011 at the Habitat Forum*, BizFour 3rd Storey, HDB Hub. You can also view the perspectives and sample finishes there. 3D models will be available for viewing during the selection exercise.

To find out more about the location and number of BTO flats coming your way in the next 2 months, please click [here](#).

*Opening Hours: Mon to Fri - 8am to 5pm; Sat - 8am to 1pm; Sun & Public Holidays – Closed.

Simple Steps to Apply



Step 1: Submit Your Application

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Mar 11 > [Apply Online](#).
- You are advised to obtain financing advice from HDB or a bank/financial institution on the loan amount you can borrow for the purchase of an HDB flat before submitting your application.
- If eligible, you can request for priority under the various priority schemes available, such as the Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
- You will need to indicate your choice of town (Jurong West or Sengkang) and flat type².
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
- Apply by **30 Mar 2011 (Wednesday)**.
- **Starting from this BTO exercise, application period is now one week.**

^{1a} You may check on the latest number of applications received at e-Sales > Build-To-Order Mar 11 > Apply Online > [Flat Supply and Applications Received](#).

^{1b} Those without Internet access can visit HDB Hub or any HDB Branch Office where they will be assisted in the submission of their application. Operating hours: Mon to Fri – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.

² Eligibility conditions apply. Please refer to e-Sales > [Eligibility to buy new HDB flat](#).

Step 2: Select Your Flat³

- You will be informed of your balloted queue position in **Apr 2011**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in **Apr 2011**.
- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

Flat Type	Option Fee
Studio Apt	\$250
3-Room	\$1,000
4/5-Room	\$2,000

³ HDB will assess the applications received before deciding whether to proceed with the invitation of applicants for the selection of flats.

Step 3: Apply For Mortgage Loan

- Before signing the Agreement for Lease, buyers taking a mortgage loan must obtain the [HDB Loan Eligibility Letter \(HLE\)](#) from HDB or a Letter of Offer from a bank/financial institution.

Simple Steps to Apply



Step 4: Sign Agreement For Lease⁴

- You will be invited to sign the Agreement for Lease within four months from your flat selection date
 - If you are taking a housing loan from HDB
 - You need to pay 10% of the selling price as downpayment by CPF or cash or both.
 - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 5% downpayment. The balance 5% is payable at the time of collecting keys to the flat.
 - If you are taking a housing loan from bank/financial institution
 - You need to pay 20% of the selling price as downpayment - 5% in cash and the balance 15% by CPF or cash or both.
 - If you have one or more outstanding housing loans at the time of applying for a housing loan from banks or financial institutions, you will have to pay 10% in cash and the balance 10% by CPF or cash or both.
 - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment – 5% in cash and 5% by CPF/cash. Those who have existing housing loan(s) will have to pay 10% in cash. The balance 10% is payable by CPF/cash at the time of collecting keys to the flat.
- Studio Apartment buyers need to pay 5% of the selling price as downpayment. Only buyers who are aged 55 and above may use the CPF savings in their Ordinary and Retirement accounts to buy the Studio Apartment after they have already set aside the full cash component of their Minimum Sum.
- You also need to pay about 1% to 3% as legal and stamp fees by CPF/cash.

⁴ HDB will proceed with the construction of the new flats once the desired take-up rate for the BTO project is met.

Step 5: Move Into Your Flat

- HDB will invite you to collect the keys to your flat when it is completed.⁵
- You will need to arrange to pay the balance of the selling price with a loan from HDB or a bank/financial institution, or by CPF/cash.
- As there is no mortgage loan for Studio Apartment, the balance of the selling price is to be paid in full at this point by CPF/cash.

⁵ The Estimated Completion Date and waiting time for Boon Lay Fields and Compassvale Ancilla are:

Housing Development	Boon Lay Fields	Compassvale Ancilla
Selection Date [@] (Median Month of Selection)	Apr to Jul 2011 (Jun 2011)	Apr to Jul 2011 (Jun 2011)
Estimated Completion Date	1st Quarter 2014	3rd Quarter 2014
Estimated Waiting Time	31 to 34 months	36 to 40 months

- a) [@] The waiting time is computed based on median month of selection exercise.
- b) The actual completion date will depend on the progress of the construction.
- c) The Estimated Delivery Possession Date (EDPD) is Mar 2015 for Boon Lay Fields and Jul 2015 for Compassvale Ancilla respectively. The EDPD is an estimation of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed the actual Delivery Possession Date during the signing of the Agreement for Lease.