

UK Opportunity

Investor with **15+ International Properties**
Reveals How to **Property Stack**
in the UK Market

Germaine Chow
R065248Z

Disclaimer:

All forms of overseas investments carry additional financial, regulatory and legal risks, investors are advised to do the necessary checks and research on the investment beforehand



In today's UK Event,

Here's 3 takeaways:

- 1.** How we fund our children's education from making a property investment purchase 1.5 years ago & how you can do the same



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- 3.** How to 'turbo-charge' (quoted by London major) by investing into regeneration & opportunity growth areas



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Tonight's opportunity:

Pod-based deal negotiated with price gap analysis in a strategic location so that you have an additional safety net & enjoy predictable wins in your investment

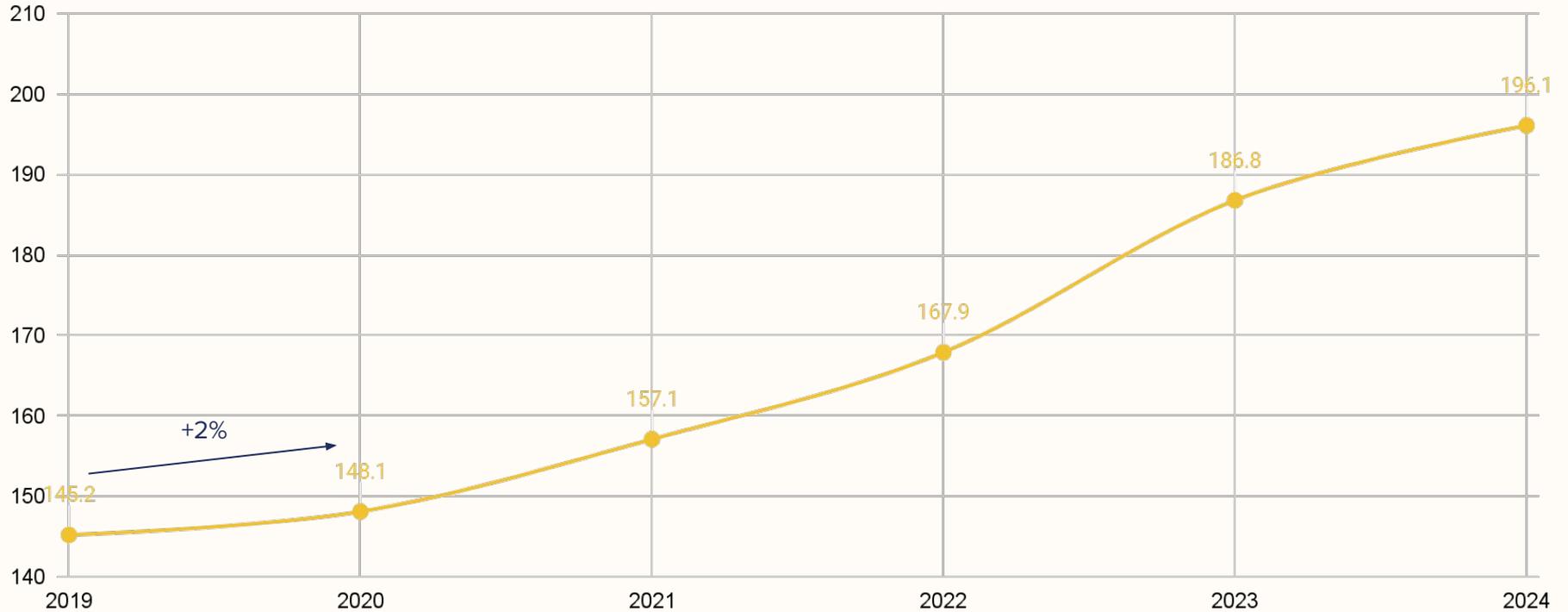




I settled my
Singapore property,

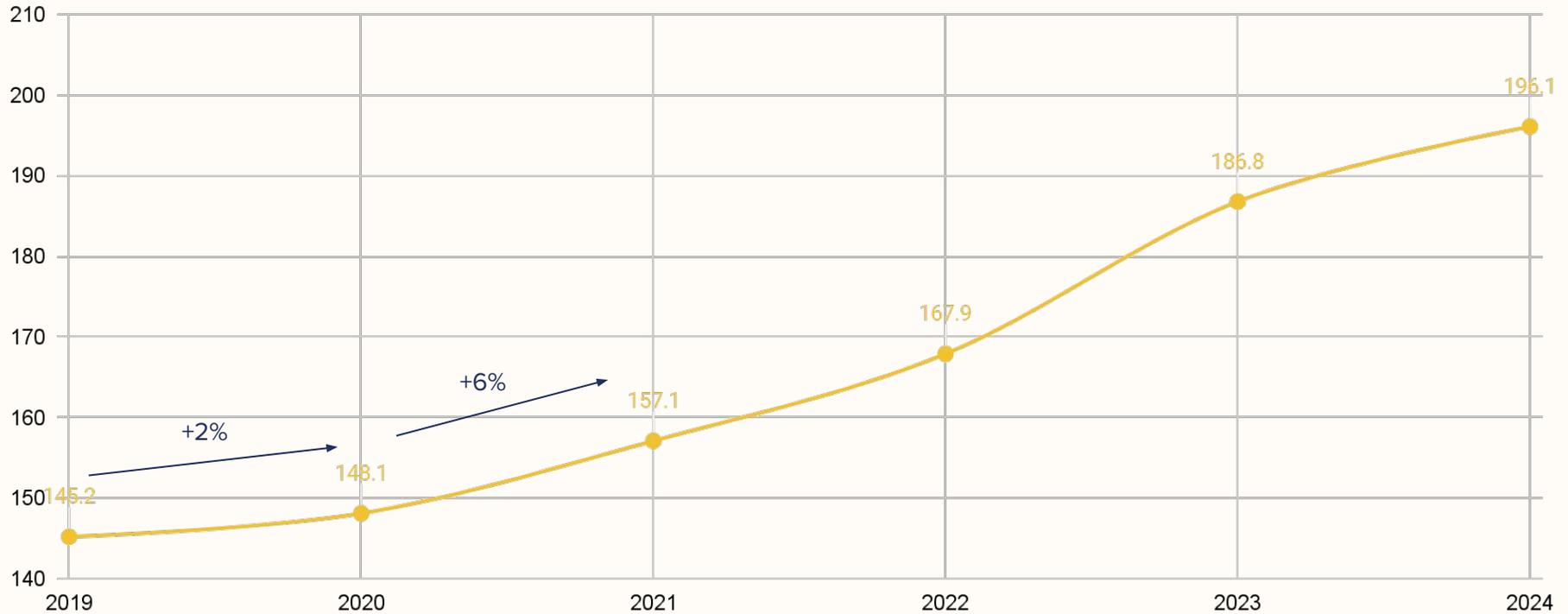
**where do I
invest next?**

Non-landed Private Residential Index (2009=100)



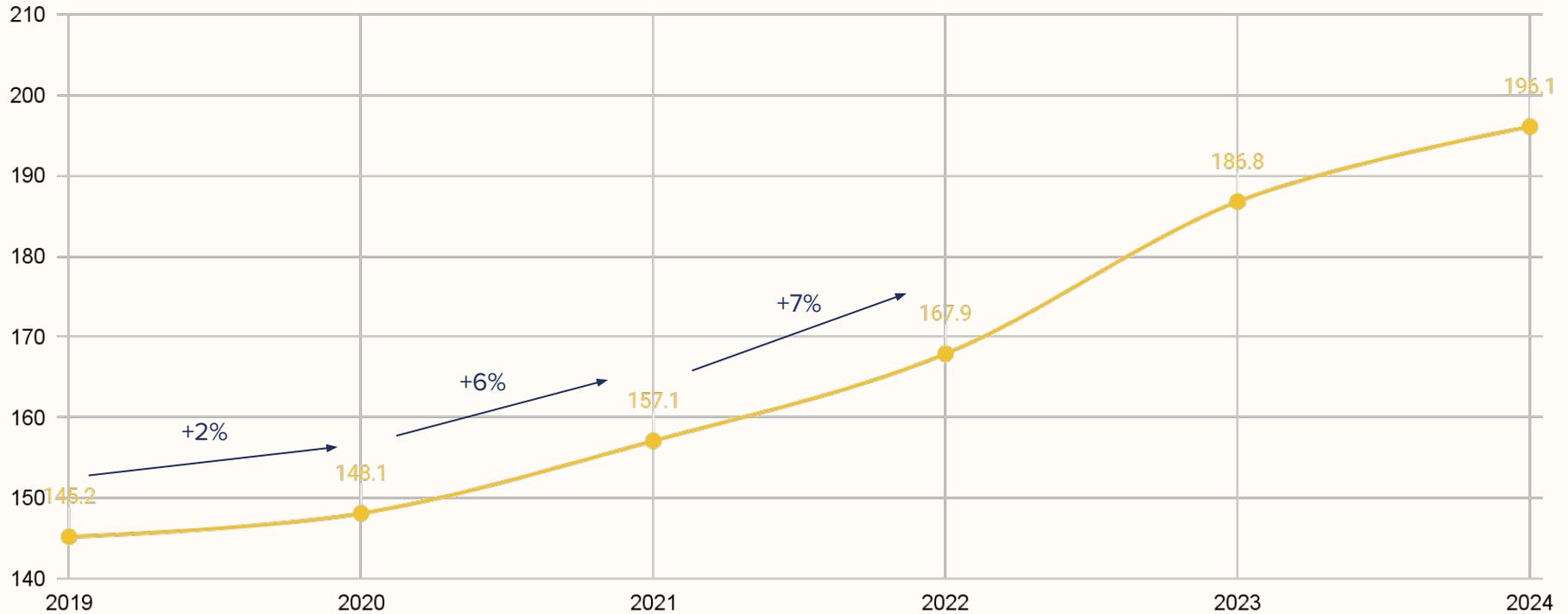
Source: URA

Non-landed Private Residential Index (2009=100)



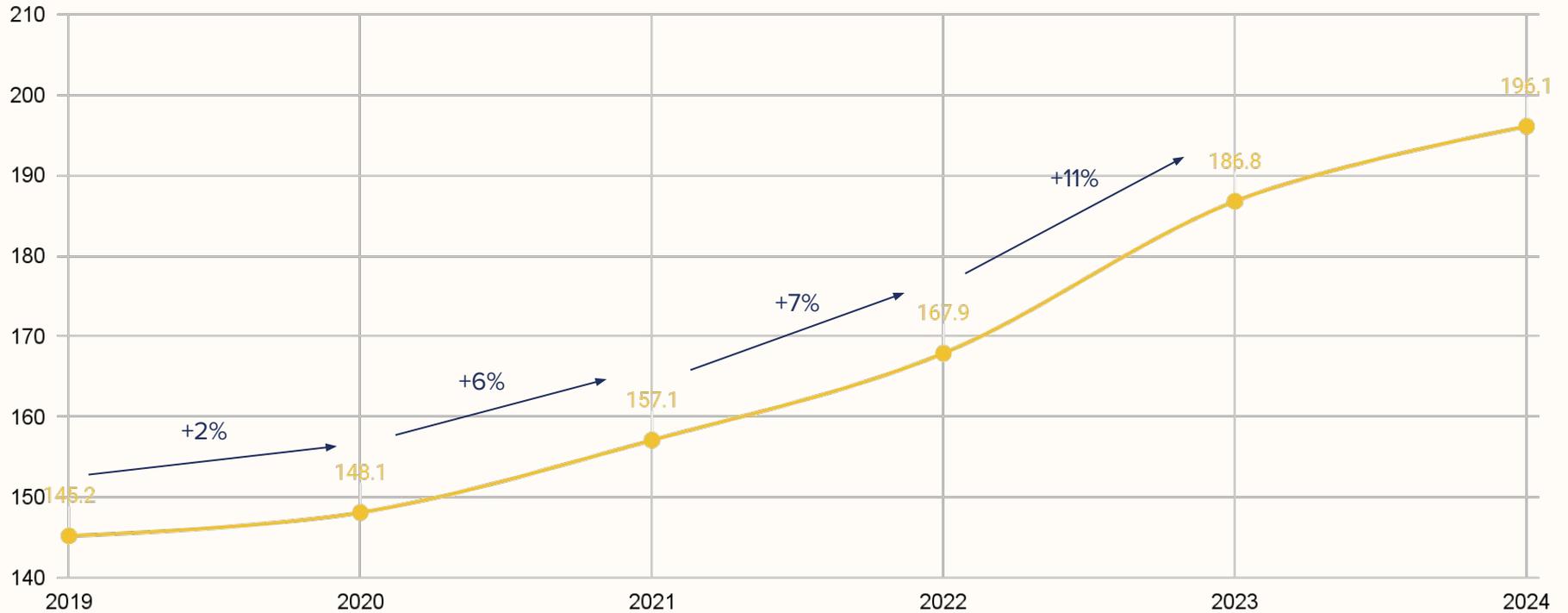
Source: URA

Non-landed Private Residential Index (2009=100)



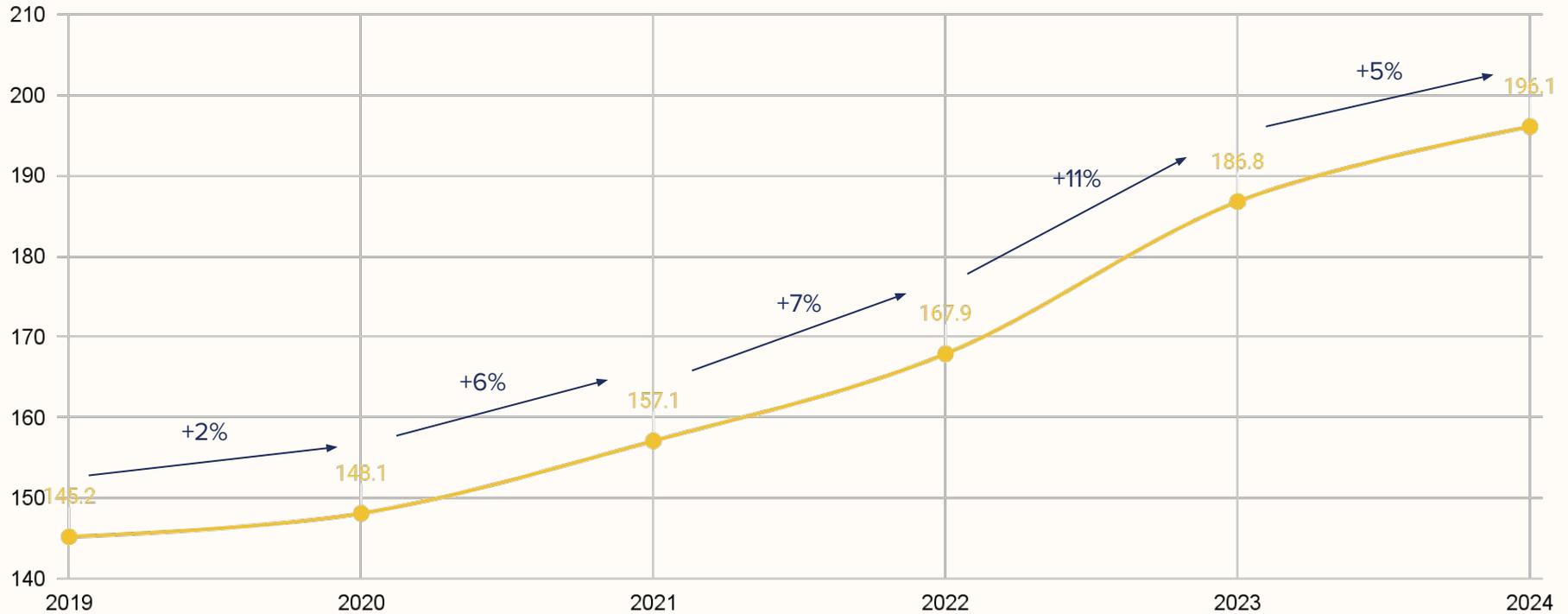
Source: URA

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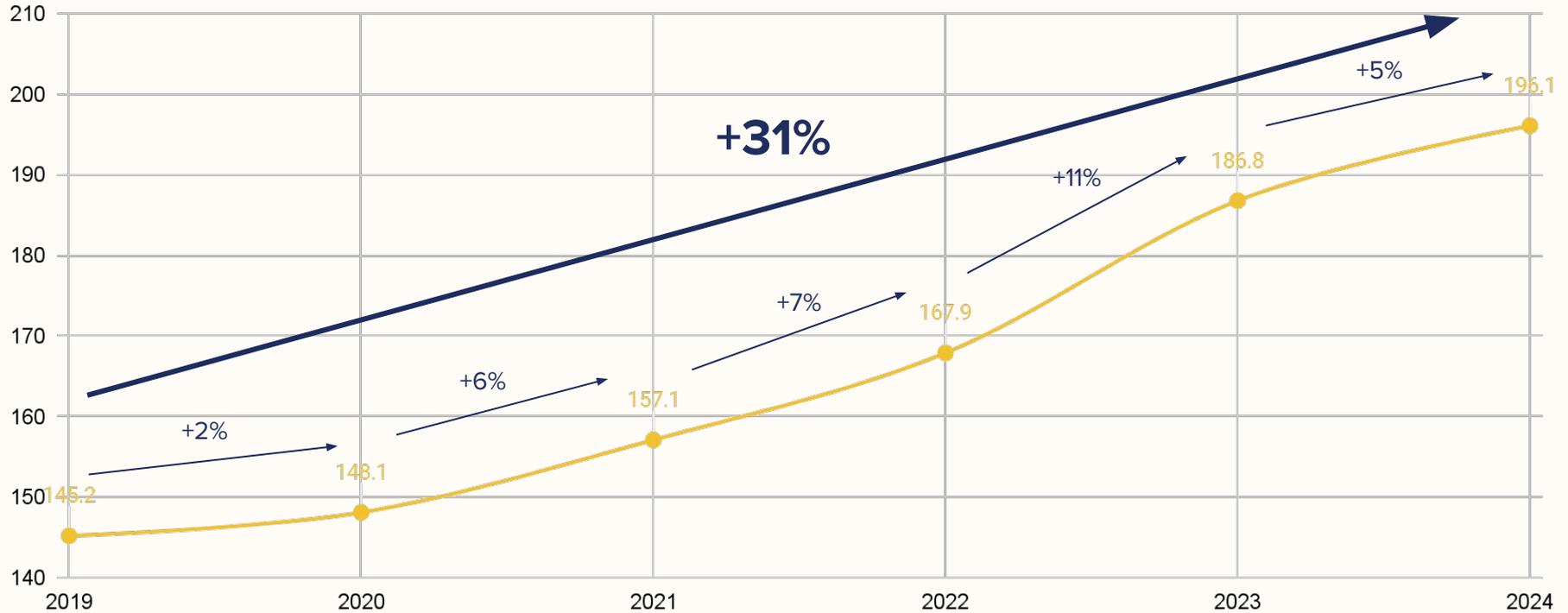
Source: URA

Non-landed Private Residential Index (2009=100)



Source: URA

Non-landed Private Residential Index (2009=100)



Source: URA

Non-Owner occupier Property Tax



SINGAPORE'S residential property tax revenue is projected to grow by around **S\$600 million** this year, with **non-owner-occupied homes accounting for two-thirds of the increase**, said Second Minister for Finance Chee Hong Tat on Tuesday (Feb 6).

“(This) is **higher than what we had originally anticipated when we debated this issue in Budget 2022**,” said Chee, who is also the minister for transport. Back then, Finance Minister Lawrence Wong estimated that the increase in property tax, when fully implemented, will **raise property tax revenue by about S\$380 million per year**.

Chee attributed the **higher-than-expected property tax revenue to higher annual values (AVs)**, which rose in tandem with rents for both private and public housing. Based on the latest data from the Urban Redevelopment Authority, **rents for private residential properties grew 8.7 per cent year on year in the fourth quarter of 2023**.

Property taxes are calculated based on AVs, which are revised yearly based on the estimated annual rent if the property was rented out. This also depends on the condition of the property, its age and locational attributes, and general market trends, said Chee.

Source:
The Business Times

Annual Value



Example 1: CASE STUDY OF AV DETERMINATION FOR RESIDENTIAL PROPERTIES

Mr Tan owns a 3-bedroom apartment (3BR) at 1 ABC Road with a size of 130sqm. He rented out his property at a gross rent of \$4,800.00 from 1 Jan 2023.

To determine the Annual Value (AV) for his property, IRAS relied on the market rentals of similar or comparable properties within his development.

Table 1: Market Rentals in 1 ABC Road

Street Name	Storey	Unit No.	Bedroom Type	Floor Area	Gross Rent
1 ABC Road	09	06	3BR	132	\$4,300
1 ABC Road	04	03	3BR	130	\$4,400
1 ABC Road	04	06	3BR	130	\$4,500
1 ABC Road	02	04	3BR	132	\$4,650
1 ABC Road	11	14	3BR	130	\$4,800
1 ABC Road	03	14	3BR	132	\$5,000
1 ABC Road	09	16	3BR	132	\$5,100
1 ABC Road	12	03	3BR	130	\$5,350

The examples provided above are hypothetical situations and do not represent actual cases.

From our analysis, comparable properties within the development are fetching monthly rentals ranging from \$4,300 to \$5,250. After providing a reasonable allowance for furniture, furnishings and maintenance fees, we derived the AV of his property at \$36,000 (\$3,000 per month)*.

**We may not necessarily adopt the apportioned rental in his Tenancy Agreement.*

$$\text{\$4,650} \times \text{0.65} = \text{\$2,827.50} \approx \text{\$3,000}$$

We work backwards to calculate & we estimate IRAS uses a **35% discount** from the **median price** to compute Annual Value

Source: www.iras.gov.sg/taxes/property-tax/property-owners/annual-value

*While reasonable care has been taken in preparing this, we cannot guarantee the accuracy of computation.

Non-Owner Occupier Tax Rate

Annual Value (\$)	Tax rate effective from 1 Jan 2015 to 31 Dec 2022	Property tax payable
First \$30,000 Next \$15,000	10% 12%	\$3,000 \$1,800
First \$45,000 Next \$15,000	- 14%	\$4,800 \$2,100
First \$60,000 Next \$15,000	- 16%	\$6,900 \$2,400
First \$75,000 Next \$15,000	- 18%	\$9,300 \$2,700
First \$90,000 Above \$90,000	- 20%	\$12,000

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First \$75,000 Next \$15,000	- 18%	\$9,300 \$2,700
First \$90,000 Above \$90,000	- 20%	\$12,000

Annual Value (\$)	Effective 1 Jan 2024	Property Tax Payable
First 30,000 Next \$15,000	12% 20%	\$3,600 \$3,000
First \$45,000 Next \$15,000	- 28%	\$6,600 \$4,200
First \$60,000 Above \$60,000	- 36%	\$10,800

\$45,000/65% / 4% = \$1.73M

Non-Owner Occupier Tax Rate

\$1.73M property, assuming 4% Rental:

Annual Rental: \$69,200

Annual Value: \$44,980

Below \$1.73M	Above \$1.73M Example: \$2.3M
Rental: \$5,760 Mortgage: \$5,400 MCST: \$400 Property Tax: $\$6,600/12 = \550	Rental: \$7,600 Mortgage: \$7180 MCST: \$400 Property Tax: $\$10,800/12 = \900

Not efficient for property investment at **28% property tax.**

Profile of Buyer	ABSD Rates from 16 Dec 2021 to 26 Apr 2023	ABSD Rates on or after 27 Apr 2023
Singapore Citizens (SC) buying first residential property ¹	Not applicable	Not applicable
SC buying second residential property ¹	17%	20%
SC buying third and subsequent residential property ¹	25%	30%
Singapore Permanent Residents (SPR) buying first residential property ¹	5%	5%
SPR buying second residential property ¹	25%	30%
SPR buying third and subsequent residential property ¹	30%	35%
Foreigners (FR) buying any residential property ¹	30%	60%
Entities ² buying any residential property ¹	35%	65%

Source: IRAS

Comparison for 2nd Residential Property (SG Resi vs UK Resi)

	Singapore
Purchase Price	\$800,000
Downpayment	\$200,000 (25%)
Stamp Duty	\$160,000 (20% ABSD) \$18,600 (~3% BSD)
Total Cost	\$378,600

Comparison for 2nd Residential Property (SG Resi vs UK Resi)

	Singapore	United Kingdom
Purchase Price	\$800,000	£500,000
Downpayment	\$200,000 (25%)	£150,000 (30%)
Stamp Duty	\$160,000 (20% ABSD) \$18,600 (~3% BSD)	£37,500 (~7.5%)
Total Cost	\$378,600	£187,000 [\$322,500]



London's prime homes suffer sharpest price drop in five years

IT HAS been a bad start to the year for London's luxury homes. Prices for properties in prime areas of London, defined as 34 exclusive...

16 Feb 2024

 Reuters

UK economy went into recession last year, data confirms

LONDON, March 28 (Reuters) - Britain's economy entered a shallow recession last year, official figures confirmed on Thursday, leaving Prime...

28 Mar 2024

 EY

UK economy's growth to accelerate in 2025 as barriers fall

The EY ITEM Club Spring 2024 Forecast for the UK economy, including mortgage rates, interest rates, GDP, inflation, house prices and...

22 Apr 2024

 CNBC

UK GDP flatlines as PM Sunak pins election campaign on economy

Economists polled by Reuters had expected growth to flatten, after the economy expanded by 0.4% in March.

1 week ago



London house prices remain flat — but can you guess the borough that's seen a 10% increase?

Rightmove's index of asking prices reveals the latest trends, as house prices start to rise once more



INDIA BLOCK
1 DAY AGO

The average asking price for a house in London is currently £695,079, down 0.3 per cent from May but up 1.4 per cent annually, reports Rightmove.

One borough has seen asking prices rise as much as 9.7 per cent annually, while others are down 2.9 per cent, according to the latest house price index.

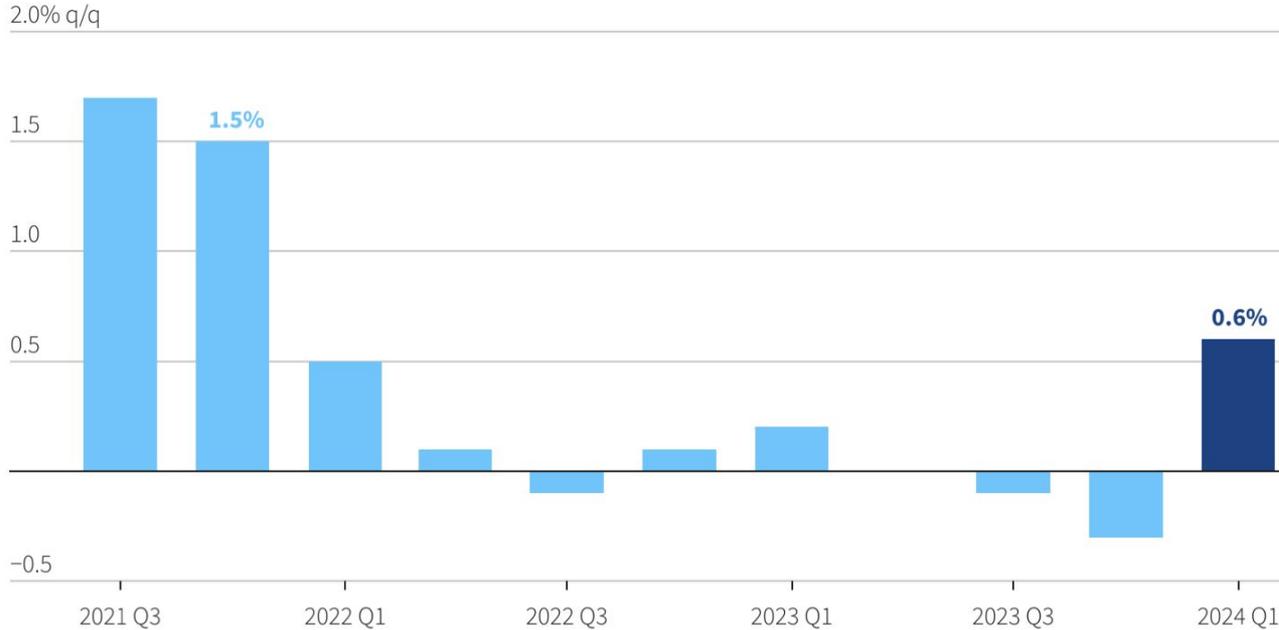
Demand has remained strong in the run-up to the general election, but high mortgage rates are continuing to limit buyer's budgets, the property portal reports. The average five-year fixed mortgage is currently 5.04 per cent, versus rates of 4.94 per cent in January.

Source:

<https://www.standard.co.uk/homesandproperty/property-news/london-house-prices-rightmove-june-2024-camden-merton-b1164717.html>

UK economy returns to growth in Q1 2024

British gross domestic product grew by 0.6% in the first quarter of 2024, its fastest since the final quarter of 2021, after a shallow recession in the second half of 2023.



Source: LSEG Datastream | Reuters, May 10, 2024 | By Sumanta Sen

Deteriorating. Rents bottoming out.

Separately, the industrial real estate sector in Singapore seemed to have found its footing, with overall rents bottoming out, Colliers International said.

However, with deteriorating manufacturing and trade statistics, industrial rents and occupancy could be under fresh pressure. Leasing demand is expected to lag behind supply in 2019 to 2021 due to the weaker trade conditions, and Colliers Research estimates the annual net absorption from 2018 to 2023 to come in at 8.6 million sq ft, 25 per cent below the 10-year historical average.

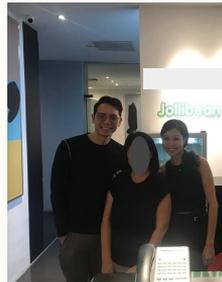
Dominic Peters, senior director of industrial services at Colliers International, said: "Industrialists have already become more cautious on their space requirements, renewals and expansion plans, preferring a wait-and-see approach given the gloomier economic outlook.

"They would also be watching the US-China trade spat closely and assessing its potential impact on their business. For landlords, we would recommend that they take this opportunity to consider upgrades and asset enhancements - especially for ageing properties - to be ready for Industry 4.0."

Colliers Research expects the rental gap between business park/high-spec space and the general factory/warehouse space to widen towards the end of 2019.

Compared to a year ago, industrial property prices softened 1.1 per cent, while rents dipped 0.4 per cent.

Commenting on JTC's Q3 2018 Report, Tay Huey Ying, Head of JLL's Research and Consultancy for Singapore said industrial property prices remained on a path to recovery in spite of escalating trade wars. She added that the industrial property market here continues to display signs of bottoming.





**Oval Village in
Zone 1 London**
2 Bedroom



**Elizabeth Towers x 2
Manchester**
Rented £2,000 & £1,500



**Lombard Square in
Zone 4 London**
2 Bedroom



**The Blade
Manchester**
2BR
Rented £2,000



**Three60
Manchester**
2BR
Completing



**Poplar Riverside in
Zone 2 London**
1 Bedroom



**West London
The Green Quarter**
1 Bedroom



**Vista River Gardens
Manchester**
2 Bedroom



**Aspen in Canary Wharf
London**
2 Bedroom

How I funded my children's future education fund



1.5 years ago,

- **Bought a 2B2B in London Zone 1**

How I funded my children's future education fund



1.5 years ago,

- Bought a 2B2B in London Zone 1
- Property price: ~£820,000

How I funded my children's future education fund



APARTMENT
1.13.2

PHOENIX COURT SOUTH
2 BEDS, TYPE P
THIRTEENTH FLOOR
AVAILABLE
PRICE: £1,085,000

£1,085,000

DIMS / EI

Living 10.48m x 10.5m

1.5 years ago,

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- Today's price: ~£1,085,000

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- Bought a 2B2B in London Zone 1
- Property price: ~£820,000
- Today's price: ~£1,085,000
- Completed property: ~1,180,000
- Downpayment: £164,000 [20%]
- Capital appreciation: £265,000

How I funded my children's future education fund



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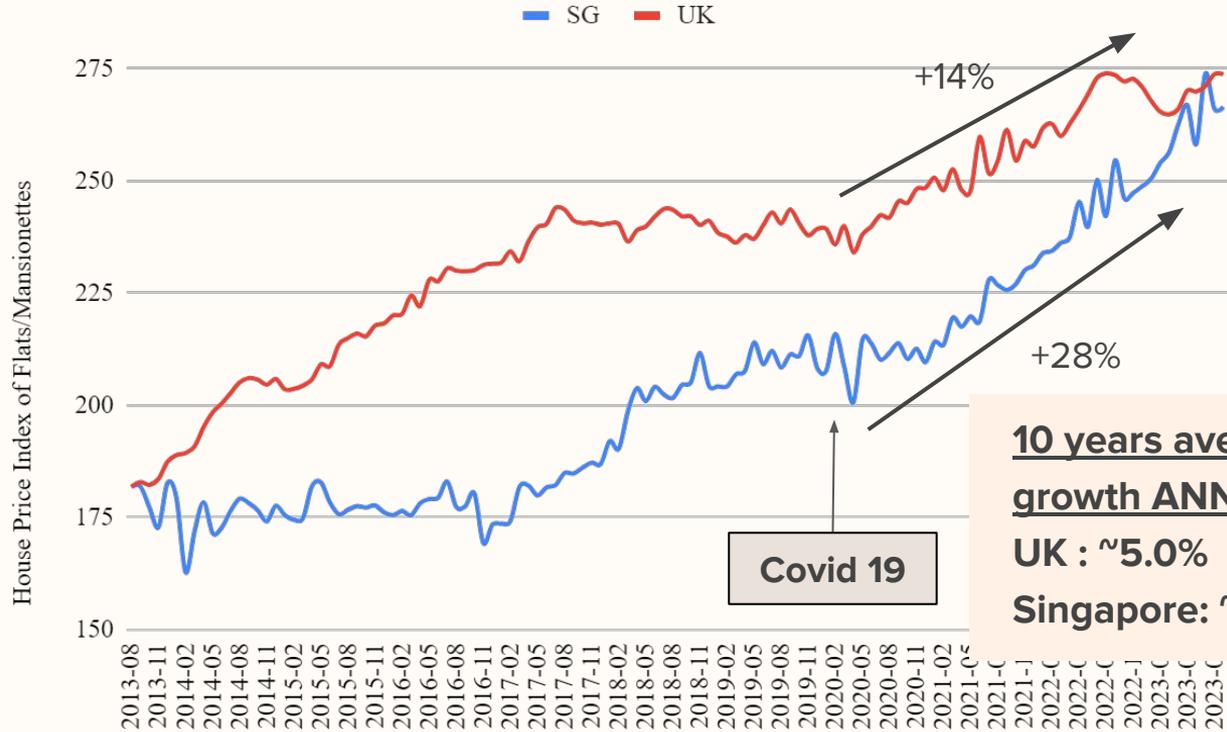
**29% Returns
PER YEAR**

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- Capital appreciation: £265,000

**\$455,800 SGD
in 3 years**

UK Property Price Growth



10 years average growth ANNUALLY
UK : ~5.0%
Singapore: ~4.6%

Source : data.gov.uk, SRX

Anti-Fragile Criteria

- 1. Affordability to locals**
2. Legality & costs
3. Loan options (unless superbly high nett rental returns)
4. Exit strategy
5. Tail-wind
6. Hands-free support
7. Pod-based investing

BONUS: Property Stack to build your retirement fund

Affordability to locals

London Average Property Price: **£502,000**

London Median Salary: **£57,400/year**

Time Period	Present (75% LTV)
Downpayment	£125,000
Interest Rate	6.39%
Mortgage per month (Interests-only Loan)	£1,997

Source: GOV.UK <https://www.gov.uk/government/news/uk-house-price-index-for-april-2024>

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London Median Salary (Monthly for SINGLE)	£4,783 (41%)
London Median Salary (Monthly for COUPLE)	£9,566 (21%)

Source: GOV.UK <https://www.gov.uk/government/news/uk-house-price-index-for-april-2024>

Affordability to locals

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London Median Salary: **£57,400/year**

Time Period	Present (75% LTV)	Present (95% LTV)
Downpayment	£125,000	£25,000
Interest Rate	6.39%	5.69%
Mortgage per month (Interests-only Loan)	£1,997	£2,252
London Median Salary (Monthly for SINGLE)	£4,783 (41%)	£4,783 (47%)
London Median Salary (Monthly for COUPLE)	£9,566 (21%)	£9,566 (23%)

Source: GOV.UK <https://www.gov.uk/government/news/uk-house-price-index-for-april-2024>

Affordability to locals

London Average Property Price: **£502,000**

London Median Salary: **£57,400/year**

Time Period	Present (75% LTV)	Present (95% LTV)	Pre-Covid
Downpayment	£125,000	£25,000	£125,000
Interest Rate	6.39%	5.69%	3.39%
Mortgage per month (Interests-only Loan)	£1,997	£2,252	£1,059
London Median Salary (Monthly for SINGLE)	£4,783 (41%)	£4,783 (47%)	£4,783 (22%)
London Median Salary (Monthly for COUPLE)	£9,566 (21%)	£9,566 (23%)	£9,566 (11%)

Source: GOV.UK <https://www.gov.uk/government/news/uk-house-price-index-for-april-2024>

Anti-Fragile Criteria

Under the scheme, **first-time buyers, home movers and previous homeowners with a 5% deposit have access to 95% loan-to-value mortgages** (meaning the loan is for 95% of the property's value). In brief: The 95% mortgage operates as any standard mortgage would for you, the buyer.



Money Saving Expert

<https://www.moneysavingexpert.com> › Mortgages

5% deposit mortgages - how they work - Money Saving Expert

MS Mortgage Strategy

Skipton BS 100% LTV loan attracts £91.5m of applications in a year – Mortgage Strategy

Skipton Building Society's controversial 100% loan-to-value mortgage has attracted £91.5m in applications since it was launched a year ago.

1 month ago



rishisunakmp



Liked by basje_utomo and others

rishisunakmp Launching the 2024 Manifesto 🇬🇧

Cutting your taxes.
Increasing defence spending.
Making it easier to buy a home.
Better education for all.
Protecting our pensioners.

Anti-Fragile Criteria

Will UK mortgage rates go down in 2024?



Will mortgage rates go down more? Most experts believe mortgage rates are due to go down further, they're just not sure quite when. If inflation continues to fall as it did throughout 2023, industry insiders are optimistic that **average mortgage rates could fall below 5% again in 2024.**



The Times

<https://www.thetimes.com> › mortgage-property › mortga...

[Will UK mortgage rates go down in 2024?- Times Money Mentor](#)

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BUSINESS

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UK inflation hits 2% goal for first time in almost three years



The figures mark a respite from a brutal cost-of-living squeeze, with inflation topping 11 per cent in late 2022. PHOTO: REUTERS

UPDATED JUN 19, 2024, 05:05 PM



LONDON - UK inflation fell to the Bank of England's (BOE) target for the first time in almost three years, supporting the case for interest-rate reductions later this year.

The consumer prices index rose 2 per cent from a year ago in May, down from 2.3 per cent the month before, the Office for National Statistics (ONS) said on June 19. It

2024

Based on a 10% down-payment
for locals, at today's interest
rate at 6%

Price: £500,000

Rental: £2,100

Interest: £2,180

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Based on a 10% down-payment for locals, at today's interest rate at 6%

Price: £500,000

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Interest: £2,180

2026

Based on a 10% down-payment for locals, 2026's interest rate at 3.5%

Price: £500,000

Rental: £2,300

Interest: £1,350

2024

Based on a 10% down-payment for locals, at today's interest rate at 6%

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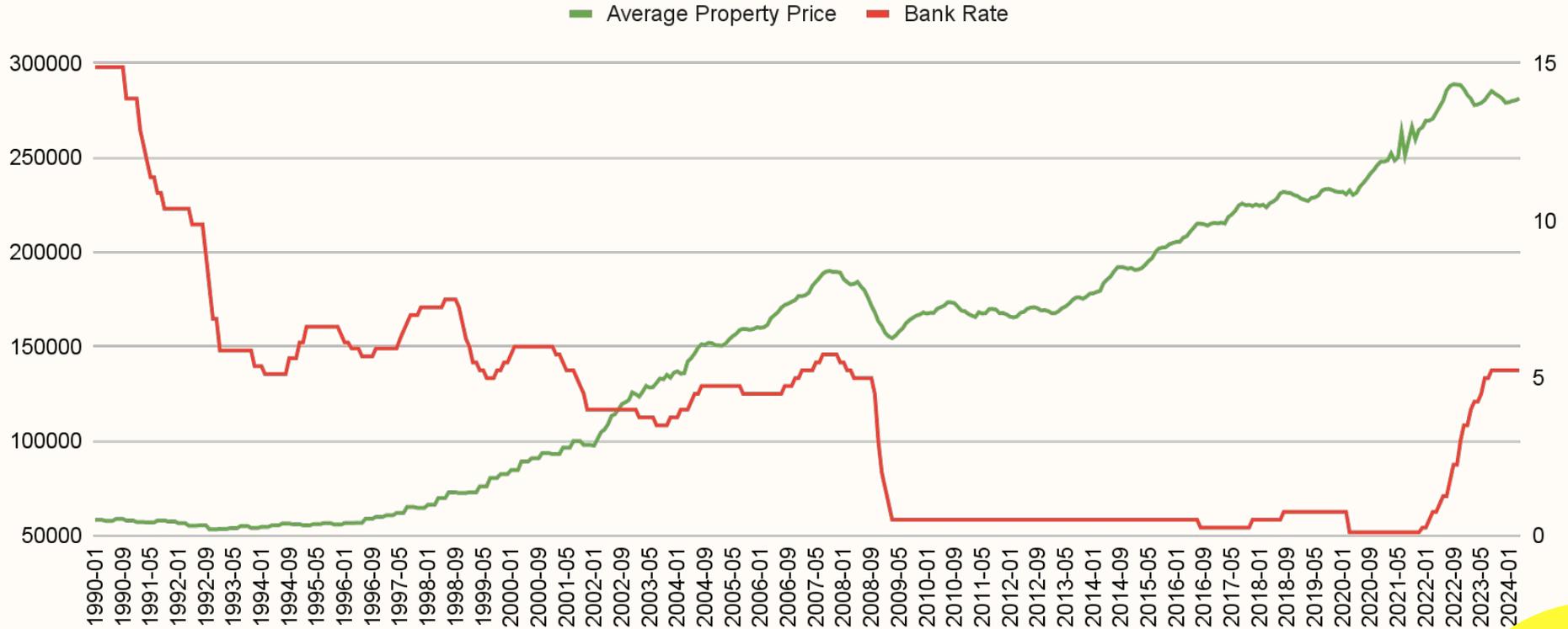
Price: £600,000

Rental: £2,300

Interest: £1,500

**2 years,
20%
Possibility**

UK Property Prices V.S. UK Bank Rates



Source: Bank of England, data.gov.uk

Anti-Fragile Criteria

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2. **Legality & costs**
3. Loan options (unless superbly high nett rental returns)
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7. Pod-based investing

BONUS: Property Stack to build your retirement fund

Tonight's Opportunity:

Prime location, 3 mins to station, with a regeneration growth plan & price gap analysis

HSBC, Barclays and NatWest all cut mortgage rates

proactive | Stock Markets

Published 25/06/2024, 15:18

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© Reuters. HSBC, Barclays and NatWest all cut mortgage rates

HSBA 0.55% ☆	BARC 0.83% ☆	NWG 0.42% ☆
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Cut in Mortgage Rates

Proactive Investors - HSBC Holdings PLC (LON:HSBA) has followed rivals Barclays (LON:BARC) and NatWest (LON:NWG) and started to cut its mortgage rates ahead of what is expected a run of base rate reductions to the end of the year and into 2025.

NatWest announced reductions to its rates on Friday with Barclays cutting some rates today and now HSBC has said it will lower its rates from tomorrow, though there are no details yet.

Barclays is offering a five-year fix aimed at those with a deposit of at least 40% at 4.23% with a £899 fee.

That compares to an average five-year deal interest currently of 5.53%.

For those with a 25% deposit, the interest rate is 4.38% with the same £899 fee.

Riseam Sharples Client Care Letter and
Standard Terms & Conditions of Business

Our ref: JMC/VL

Email: juliac@rs-law.co.uk

3rd November 2022

veronika@rs-law.co.uk

Lee Cheung Hong Shawn and Germaine Chow Jia Min



**RISEAM
SHARPLES**
S O L I C I T O R S

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FAX: + 44 (0)20 7836 9777
DX 140580 COVENT GARDEN 4
www.riseamsharples.com

PARTNERS:

Clive Sharples
Julia Caveller
Manisha Bhati
Tom Sharples
Catherine Whitehouse
Hayley Marler

CONSULTANT SOLICITORS:
Claw Lim

Purchase of Plot B2.1.9 Oval Village, London SE11

Thank you for asking Riseam Sharples to act for you in connection with your purchase of the above mentioned property. This letter constitutes this firm's:

1. Client Care Letter and Terms of Business including Privacy Notice

We have also supplied you with:

2. Anti-Money Laundering (AML) and Client Due Diligence Form
3. Guide to the Purchase of Property with Tax Advice

The above documents set out the basis upon which Riseam Sharples will carry out the work on your behalf. Signing at the end of this letter in the "Client Declarations" you confirm you have received these documents and are happy to instruct us.

CLIENT CARE LETTER

Your instructions

You want to buy the above property for the agreed price of £803,550.00

Exchange of contracts is to occur in accordance with the terms of your booking form/sales memorandum. You are contracting to purchase the property in advance of construction.

Responsibility for your matter

Julia Caveller is a Partner and Solicitor and Veronika Lukanova is a Legal Executive within Riseam Sharples and they will be carrying out the work relating to your purchase. Clive Sharples is ultimately responsible for your matter and he will be supervising all works on this file and can be reached at cas@rs-law.co.uk, 020 7632 8906.

Julia can usually be contacted by telephone on 020 7632 8919 and Veronika on 020 7632 8905 between 9.30am and 5.30pm on weekdays, UK time. Helen Elstow (020 7632 8904) is a legal assistant and will be able to help you with any queries.

HM Land Registry



Official copy of register of title

Title number MAN375674 Edition date 16.03.2021

- This official copy shows the entries on the register of title on 16 Mar 2021 at 14:44:44.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 30 Jun 2022.
- Under a 67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- This title is dealt with by HM Land Registry Fyde Office.

A: Property Register

This register describes the land and estate comprised in the title. Except as mentioned below, the title includes any legal easements granted by the registered lease but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

GREATER MANCHESTER - MANCHESTER

- 1 (16.03.2021) The Leasehold land demised by the lease referred to below which lies within the area shown edged with red on the plan of the above title filed at the Registry and being Flat 901, 16 Silvercroft Street, Manchester (M15 4B).
NOTES: The flat is on the sixth floor.
- 2 (16.03.2021) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:
Date 1 27 November 2020
Term 1 From and including 30 January 2019 to and including 9 January 3019
Parties 1 (1) Crown Street (Manchester) Limited
(2) Gatehouse Bank Plc
(3) Crown Street 1 Management Limited
- 3 (16.03.2021) The Lease prohibits or restricts alienation.
- 4 (16.03.2021) The title includes any legal easements referred to in clause 12(1) of the registered lease but is subject to any rights that are granted or reserved by the lease and affect the registered land.
NOTES: The easements granted in Schedule 2 of the lease are included in the title only so far as they are capable of subsisting at law and relate to the land comprised in the landlord's title MAN34992 at the date of the grant of the lease.
- 5 (16.03.2021) The landlord's title is registered.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.



38 Kirk Gate Newark Nottinghamshire NG24 1AB
Telephone: +44(0)1636 650880 Fax: +44(0)1476 593235

Email: enquiries@birdandco.uk URL:

www.birdandco.uk

Incorporating E N Hamilton & Co and Thurston & Co

X
B

S
3

is GChow Our ref: DCS/SRM/PIN036/01
ent

Your ref:

Please ask for Mr D Chard

Email: TeamChard@birdandco.co.uk

Direct Dial: 01636 616362

Date: 17th April 2023

Dear 2 Ms Chow

901 Victoria Residence, Crown Street

I confirm that I have now completed the registration of the purchase of the above property at the Land Registry and I enclose for your information a copy of the registers of title showing the information held at the Land Registry. Please check your name and address in the Proprietorship Register and let us know if anything is not correct.

Should you change address, but not sell the Property then you should advise the Land Registry (noted on the registration document) of your new address. If you do not notify the Land Registry of any change then they will not know where to contact you.

How do I prove I own a property UK?

Get a copy of the deeds

1. Find out if the property or land is registered.
2. Pay £3 to download a copy of the title register. If the deeds are marked as 'filed' in the register then HM Land Registry has a scanned copy.
3. Fill in the deeds request form using the property's title number from the title register.



GOV.UK

<https://www.gov.uk/copies-of-deeds>

Get information about property and land: Get a copy of the deeds

Costs (Stamp Duty & CA per annum)

Property Purchase Price	UK Stamp Duty Payable	2nd Singapore Residential Stamp Duty Payable
£300,000	£17,500 (5.83%)	20% + 4% - \$15,400 (~24%)
£400,000	£27,500 (6.90%)	
£500,000	£37,500 (7.50%)	

UK Capital Growth per annum (past 10 years) : **5.2%****

SG Capital Growth per annum (past 10 years) : **3.6%****

*Based on £500,000 property in the UK, effective stamp duty is 7.5%

**Data extracted out from past 10 years excluding Covid-19 Singapore market bull run

Common FAQs for first-time investors in the UK

Can I own a HDB while owning overseas properties?

Do I purchase under personal name or company?

Will I have to pay ABSD when I purchase overseas properties?

Is there capital gains tax?

Is there income tax?

What is inheritance tax?

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Basic Rate at 20% Taxable Income

Band	Taxable income	Tax rate
Personal Allowance	Up to £12,570	0%
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £125,140	40%
Additional rate	over £125,140	45%



GOV.UK

<https://www.gov.uk> › Money and tax › Income Tax

Income Tax rates and Personal Allowances - GOV.UK

I heard we have to pay HIGH income tax (20%), will it dilute my profits?

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Example: With a Rental of £2,100 and Instalment of £1,406.25

+ Rental Income
- (Service Charge)
- (Letting Agent Fee)

= Taxable Income
X 20% Basic Rate
(If less than £50,270)

= Payable Tax
- (20% of Mortgage Interest)

= Final Payable Tax

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+ £25,200
- £2,772
- £3,024

= £19,404
X 20% Basic Rate
(If less than £50,270)

= £3,880.80
- £3,375

= £505.80 (Per Annum)

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Example: With a Rental of £2,100 and Instalment of £1,406.25

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= £19,404
X 20% Basic Rate
(If less than £50,270)

= £3,880.80
- £3,375

= £505.80 (Per Annum)

Final payable income tax is
£42.15/month which is
approximately **2%** of your
total income !

In Singapore,

Resident tax rates

From YA 2024 onwards

Chargeable Income	Income Tax Rate (%)	Gross Tax Payable (\$)
First \$20,000	0	0
Next \$10,000	2	200
First \$30,000	-	200
Next \$10,000	3.50	350
First \$40,000	-	550
Next \$40,000	7	2,800
First \$80,000	-	3,350
Next \$40,000	11.5	4,600
First \$120,000	-	7,950
Next \$40,000	15	6,000
First \$160,000	-	13,950
Next \$40,000	18	7,200
First \$200,000	-	21,150
Next \$40,000	19	7,600
First \$240,000	-	28,750
Next \$40,000	19	7,800
First \$280,000	-	36,550
Next \$40,000	20	8,000
First \$320,000	-	44,550
Next \$180,000	22	39,600
First \$500,000	-	84,150
Next \$500,000	23	115,000
First \$1,000,000	-	199,150
In excess of \$1,000,000	24	

Income Tax

Non-Owner Occupier Tax Rate

\$1.73M property, assuming 4% Rental:

Annual Rental: \$69,200

Annual Value: \$44,980

Below \$1.73M	Above \$1.73M Example: \$2.3M
Rental: \$5,760	Rental: \$7,600
Mortgage: \$5,400	Mortgage: \$7180
MCST: \$400	MCST: \$400
Property Tax: \$6,600/12 = \$550	Property Tax: \$10,800/12 = \$900

Not efficient for property investment at 28% property tax.

+

QUADRANT Crestbrick

Property Tax

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Personal Name or Company Name

I heard we have to pay HIGH income tax (20%), will it dilute my profits?

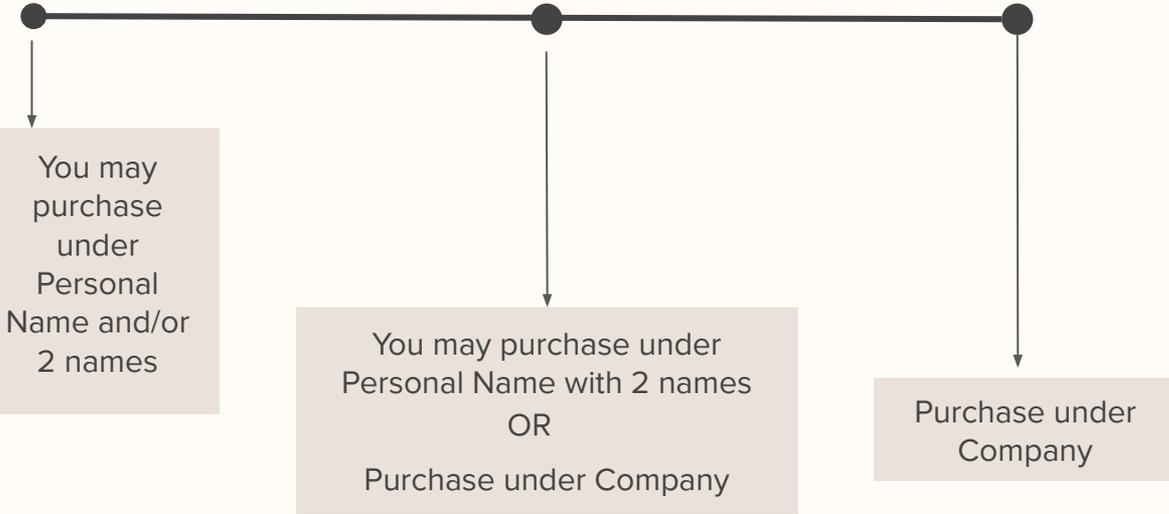
	Personal Name	Company
Monthly fee	-	£29+ VAT = £34.80
One-time set-up fee	-	£579 - £50 +VAT = £635
Income Tax	£42.15/month (20% income tax after deducting off expenses)	Repaying owner loan or dividend (19% corporation tax)

Summary

Purchase my
FIRST property

Purchase my
SECOND property

Purchase my
THIRD property
onwards



You **do not** need to decide on the date of reservation. You may structure it at the time of *exchange*

OR

Later change **before completion** (This involves law firm charges)

Disclaimer: Person-to-profile differs. Do check in with a mortgage broker for an updated offer package.

Company Structure

**Open the door to maximising profits
and mitigating risks**



GetGround will:

- Set up a UK Limited Company for you
- Structure the company
- Webfiling with Companies House
- Provide a company bank account
- Do everything required to manage your company:
 - Accounting
 - Company tax return
 - Legal documents
 - Secretarial services
 - Registered office

Source: *GetGround*

Company Structure

	Company ownership
Same taxes on property purchase	<i>Same taxes (e.g. SDLT) as personal ownership if you rent out your property to 3rd parties</i>
Deduct mortgage interest from your tax bill	✓ Deductible in full - significant saving on it's own
Efficiently take income from your property	✓ Choose between repaying owner loan or dividend (19% corporation tax)
If you sell, SDLT for the buyer	✓ No SDLT when buying shares = price advantage
Lower taxes on exit	✓ A) 10% or 20% CGT for sale shares or B) Corporation tax 19% (if company selling the property)

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What is inheritance tax?

I heard there is there is Capital Gains Tax too?

Capital Gains Tax rates in the UK for 2024/25

For the 2023/2024 tax year capital gains tax rates are:

- **10%** (18% for residential property) for your entire [capital gain](#) if your **overall annual income is below £50,270**
- **20%** (24% for residential property) for your entire capital gain if your **overall annual income is above the £50,270 threshold**

Source : [gov.uk](#)

Disclaimer: The I Quadrant is not a tax advisory corporation. Consult a tax advisor for the best and most optimised tax structuring.

How do we structure for more optimisation?

There are various **deductible expenses for Capital Gains Tax** as well such as:

- Stamp Duty paid when buying the property
- Estate agents' fees
- Solicitors' fees
- Costs for improvements to the property
- Certain other buying & selling costs e.g. surveyor

Capital Gains: £100,000

How do we structure for more optimisation?

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- Certain other buying & selling costs e.g. surveyor

Capital Gains: £100,000

- Stamp Duty (-£37,500)
- Estate agents' fees (-£12,000)
- Solicitors' fees (-£4,000)
- Cost of improvements to property
- Buying & selling cost (£2,000)

= Taxable Capital Gains £44,500

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= Taxable Capital Gains £44,500
(Less off £3,000 CGT per person/year)

= **£41,500**

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£37,700 @ 18% Basic Rate
£3,800 @ 24% of Higher Rate

= **£7,698**

How do we structure for more optimisation?

There are various **deductible expenses for Capital Gains Tax** as well such as:

- Stamp Duty paid when buying the property
- Estate agents' fees
- Solicitors' fees

Investor Tip:
If you buy under 2 names, it will be an annual exemption of £6,000. And you only pay **£6,930** for a £100,000 capital gains

Capital Gains: £100,000

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Is there income tax?

What is inheritance tax?

How do we structure for more optimisation?

The standard Inheritance Tax rate is 40%.
It's only charged on the part of your estate that's above the threshold, £325,000.

Example :

Purchase Price : £400,000

Estate value : £500,000

Mortgage 70% : £280,000

Net value : £220,000

Below Threshold, Inheritance tax = 0

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Purchase Price : £800,000

Estate value : £1,000,000

Mortgage 70% : £560,000

Net value : £440,000

£325,000 : Nil Rate

$£440,000 - £325,000 = £115,000 \times 40\% = £46,000$

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Investor Tip:

If you take a loan, it's only taxable on the nett value
(Equity = Asset - Liability)

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Investor Tip:

If you take a loan, it's only taxable on the nett value
(Equity = Asset - Liability)

Example :

Purchase Price : £800,000

Estate value : £1,000,000

Refinance to 70% on new value : £700,000

Net value : £300,000

£325,000 : Nil Rate

Inheritance Tax

Years between gift & death	Rate of tax on the gift
Less than 3 years	40%
3 - 4 years	32%
4 - 5 years	24%
5 - 6 years	16%
6 - 7 years	8%
7 or more	0%

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Anti-Fragile Criteria

1. Affordability to locals
2. Legality & costs
3. **Loan options** (unless superbly high nett rental returns)
4. Exit strategy
5. Tail-wind
6. Pod-based investing
7. Hands-free support
8. BONUS: Property Stack to build your retirement fund

Tonight's Opportunity:

Prime location, 3 mins to station, with a regeneration growth plan & price gap analysis



Our range of Buy-to-Let mortgage alternatives

No maximum age at end of finance term, however, for cases where there is reliance on income to support the affordability, the maximum age is 85. Follow-on ...

2. Financial Terms

A	Purchase Price of the Property	£253,764.00
B	Initial Valuation of the Property	£253,764.00
C	Application Fee	£3,045.17
D	Reinstatement Value	£85,000.00
E	The Bank's Contribution	£203,011.00
F	Client's Contribution	£50,753.00
G	Bank's Initial Share	
H	Client's Initial Share	
I	Acquisition Structure	Rent Only
J	Rental Rate	3.99% until first rent review, and thereafter 4.85% (SVR + Margin)
K	First Rent Review Date	01-Jan-2026
L	Subsequent Rent Review Dates	1 January, 1 April, 1 July, 1 October of each year after the First Rent Review Date.
M	Margin	1.00%
N	Initial Fixed Rental Rate	3.99% for 60 months
O	Reference Rate	Gatehouse Bank standard variable rate or Bank of England base rate or, if the Bank of England ceases to set such a rate, such alternative rate as the Bank may select.
P	SVR	The Bank's standard variable rate as published from time to time.
Q	Basis of Rental Payment Calculation Basis	Outstanding Bank's Contribution multiplied by the Rental Rate Reference Rate plus Margin divided by 365.
R	Payment Dates	As advised by the Bank.
S	Lease Term	25 years
T	Assumed Completion Date	17-Oct-2020
U	Completion Date	The date of transfer of the Property to the Bank.
V	Fixed Payments	£675.01
W	Rent Period	The first being from the Completion Date to the first Rent Review Date and thereafter from one Rent Review Date to the next Rent Review Date.

YAL *JAL*

YAL *JAL*



Our range of Buy-to-Let mortgage alternatives

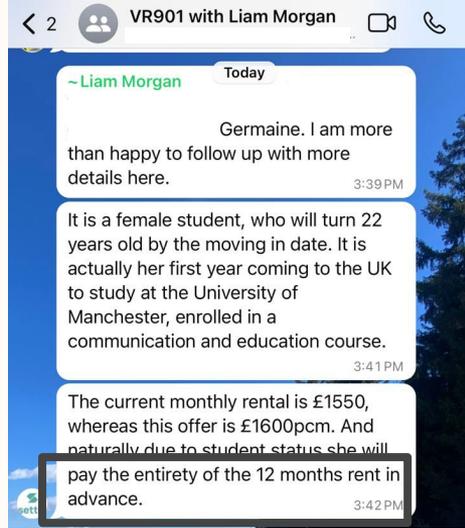
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YAL JAL

YAL JAL



What age can you have a mortgage to the UK?

The minimum age for taking out a residential mortgage with us is 18, and for buy-to-let mortgages it's 21. Usually the maximum age at the end of the mortgage term should be 70 or your retirement age – whichever is sooner.



Barclays

<https://www.barclays.co.uk> › help › mortgages › eligibility

Is there an age limit for taking out a mortgage? - Barclays

Hampshire Trust	75%	30 yrs.		GBP 100k
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No TDSR, based on income & affordability
Loan Tenure: 35 years or age 84 whichever is earlier

Skipton	75%	35yrs or age 84 whichever is the earlier		GBP 100k
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Requirements of Taking a Loan

NO Mortgage Installment until COMPLETION

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NO Total Debt Servicing Ratio (TDSR)

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INTEREST ONLY Loan available

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Age 55-60 STILL ABLE to take loan

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WILL NOT affect Singapore property

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MULTIPLE Lender Options



gatehousebank



SKIPTON
INTERNATIONAL
LIMITED



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Journeying with you through the years

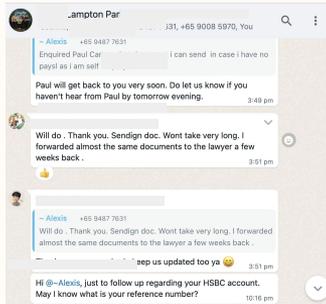
*Purchase Pod-Based
Opportunity by Crestbrick
Reservation Fee to
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Journeying with you through the years

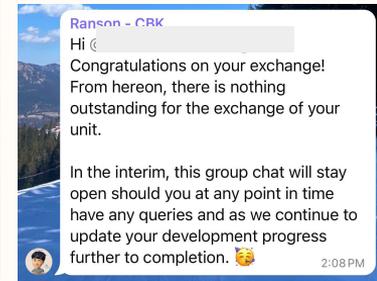
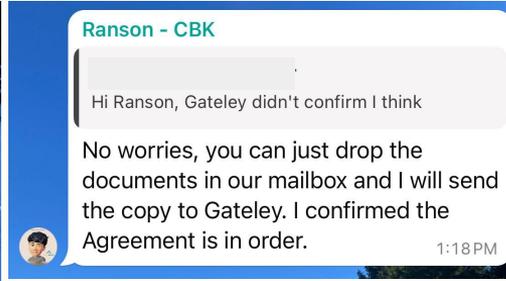
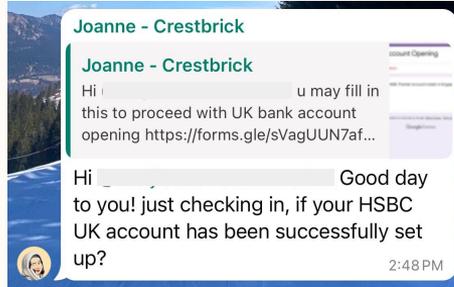
*Purchase Pod-Based
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Reservation Fee to
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*~ 21 - 28 days
Exchange Contract
Initial Down-Payment*

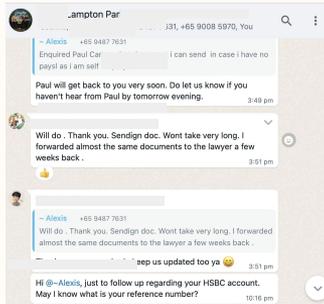


Journeying with you through the years

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*~ 21 - 28 days
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- ➔ *Whatsapp group chat with Crestbrick progression team*
- ➔ *How to transfer funds*
- ➔ *Set up bank account*
- ➔ *Face-to-face at 11 Hamilton road OR call to progress your journey OR via whatsapp message*
- ➔ *Courier exchanged document to the UK for you (Required only one-time, complimentary)*

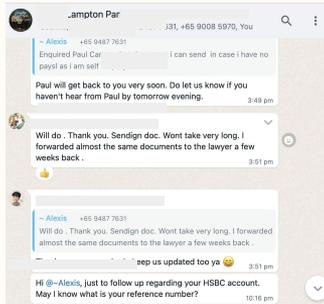
Journeying with you through the years

No Progressive Interest

Purchase Pod-Based
Opportunity by Crestbrick
Reservation Fee to
Developer

6 months Pre-Completion Event
Bank account set up, mortgage &
introducing letting agent

~ 21 - 28 days
Exchange Contract
Initial Down-Payment



Pre-completion Session

What do you need to prepare before completion?

- 1 **Full scanned colour copy of your valid passport and SRIC**
 - No cropping. No photo taking (especially those showing your fingers)
 - Use a proper scanner. Full page of your information with the next blank page.
 - Need the signature page together with the next blank page
- 2 **Latest 6 months Bank statements**
 - Name and account number is reflected
 - Monthly salary is shown being credited
 - Showing your day - to - day expenses
 - The amount need to be sufficient to pay your remaining deposit, best is around 20% of your property purchase price
- 3 **Latest 4 months payslips (full employed with fixed salary) OR 6 months payslip (irregular salary)**
- 4 **Latest 3 months active credit card statements**
- 5 **Latest mortgage statement show 12 months transactions (if you own any property)**
- 6 **Tenancy agreement if you have any rental income (Singapore or UK)**
- 7 **6 month UK Bank Account Statement (Either Personal or Company)**
- 8 **Proof of Deposit**

Happy Friday! 🌟

Here are some exciting updates for Colliers Yard that the team took while they were in the UK last month. Please note that completion is now estimated to be in April - May 2025.

Enjoy the video and have a great weekend ahead! 🌟 8:02 PM

More Updates

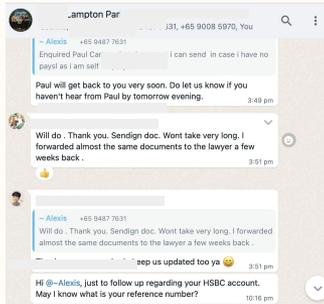
Journeying with you through the years

No Progressive Interest

Purchase Pod-Based
Opportunity by Crestbrick
Reservation Fee to
Developer

6 months Pre-Completion Event
Bank account set up, mortgage &
introducing letting agent

~ 21 - 28 days
Exchange Contract
Initial Down-Payment



Pre-completion Session

What do you need to prepare before completion?

- 1 Full scanned colour copy of your valid passport and BRIC
 - No cropping. No photo taking (especially those showing your fingers)
 - Use a proper scanner. Full page of your information with the next blank page.
 - Need the signature page together with the next blank page
- 2 Latest 6 months Bank statements
 - Name and account number is reflected
 - Monthly Salary is shown being credited
 - Showing your day - to - day expenses
 - The amount need to be sufficient to pay your remaining deposit, best is around 20% of your property purchase price
- 3 Latest 4 months payslips (full employed with fixed salary) OR 6 months payslip (irregular salary)
- 4 Latest 3 months active credit card statements
- 5 Latest mortgage statement show 12 months transactions (if you own any property)
- 6 Tenancy agreement if you have any rental income (Singapore or UK)
- 7 1 month UK Bank Account Statement (Either Personal or Company)
- 8 Proof of Deposit

Application of Loan

- UK Banks
- Singapore Bank
- ~ 70% Loan-To-Value
- Furniture Pack

Journeying with you through the years

No Progressive Interest

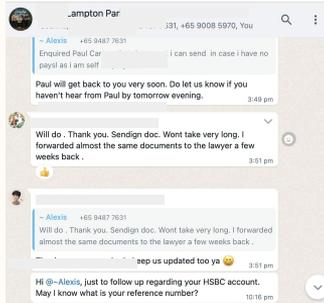
Purchase Pod-Based
Opportunity by Crestbrick
Reservation Fee to
Developer

6 months Pre-Completion Event
Bank account set up, mortgage &
introducing letting agent

Completion & Letting

- Balance Payment
- Stamp Duty
- Rented out & managed by Lettings Company
- Rental Insurance

~ 21 - 28 days
Exchange Contract
Initial Down-Payment



Pre-completion Session

What do you need to prepare before completion?

- 1 Full scanned colour copy of your valid passport and BRIC
 - No cropping. No photo taking (especially those showing your fingers)
 - Use a proper scanner. Full page of your information with the next blank page.
 - Need the signature page together with the next blank page
- 2 Latest 6 months Bank statements
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 - Monthly Salary is shown being credited
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 - The amount need to be sufficient to pay your remaining deposit, best is around 20% of your property purchase price
- 3 Latest 4 months payslips (full employed with fixed salary) OR 6 months payslip (irregular salary)
- 4 Latest 3 months active credit card statements
- 5 Latest mortgage statement show 12 months transactions (if you own any property)
- 6 Tenancy agreement if you have any rental income (Singapore or UK)
- 7 1 month UK Bank Account Statement (Either Personal or Company)
- 8 Proof of Deposit

Application of Loan

- UK Banks
- Singapore Bank
- ~ 70% Loan-To-Value
- Furniture Pack



Post-Purchase Support

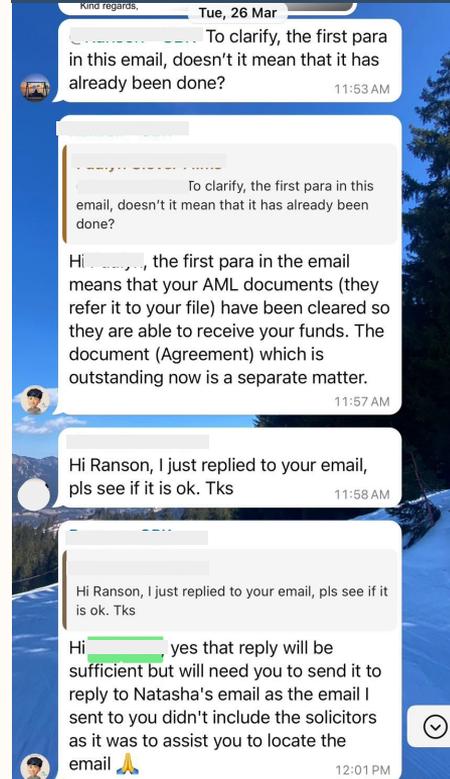
Loan & Mortgage



Construction Updates



Legal & Completion



Rental & Management



Anti-Fragile Criteria

1. Affordability to locals
2. Legality & costs
3. Loan options (unless superbly high nett rental returns)
4. Hands-free support
- 5. Tail-wind**
6. Pod-based investing
7. Hands-free support
8. BONUS: Property Stack to build your retirement fund

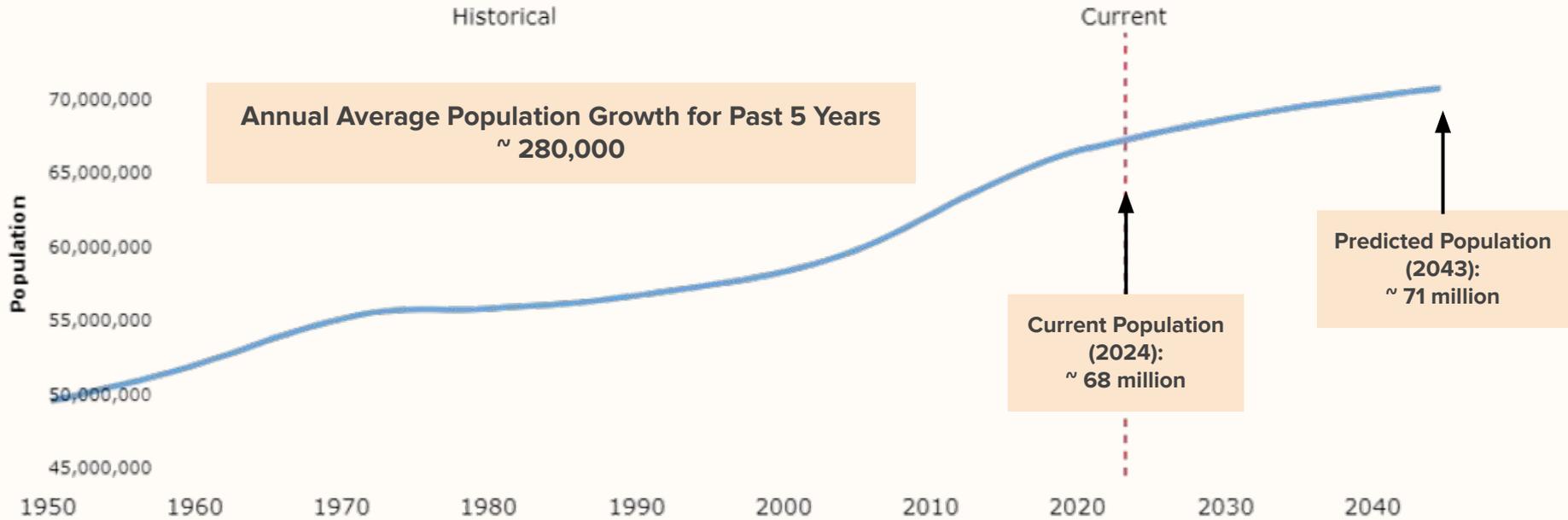
Tonight's Opportunity:

Prime location, 3 mins to station, with a regeneration growth plan & price gap analysis

Anti-Fragile Criteria

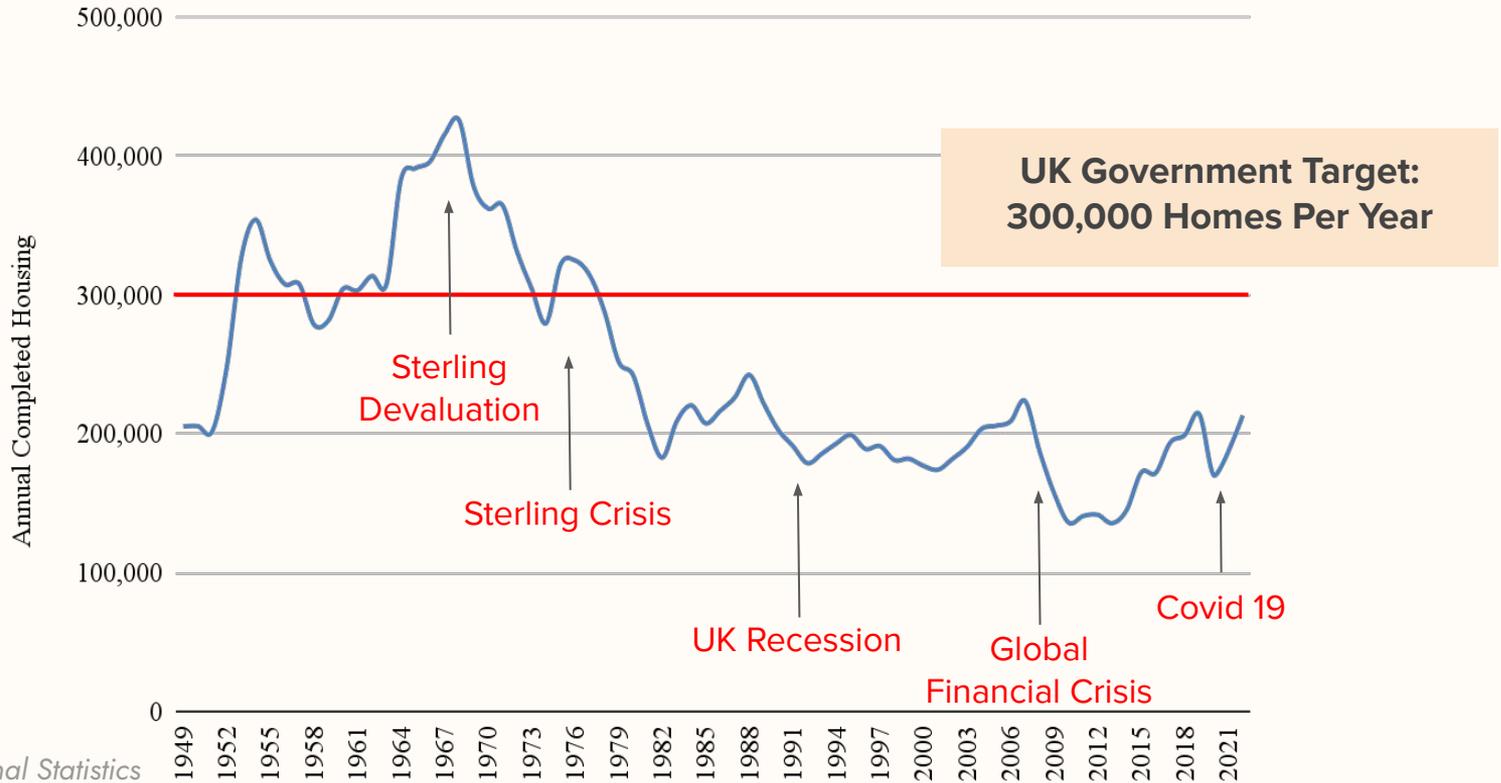


UK Population Growth



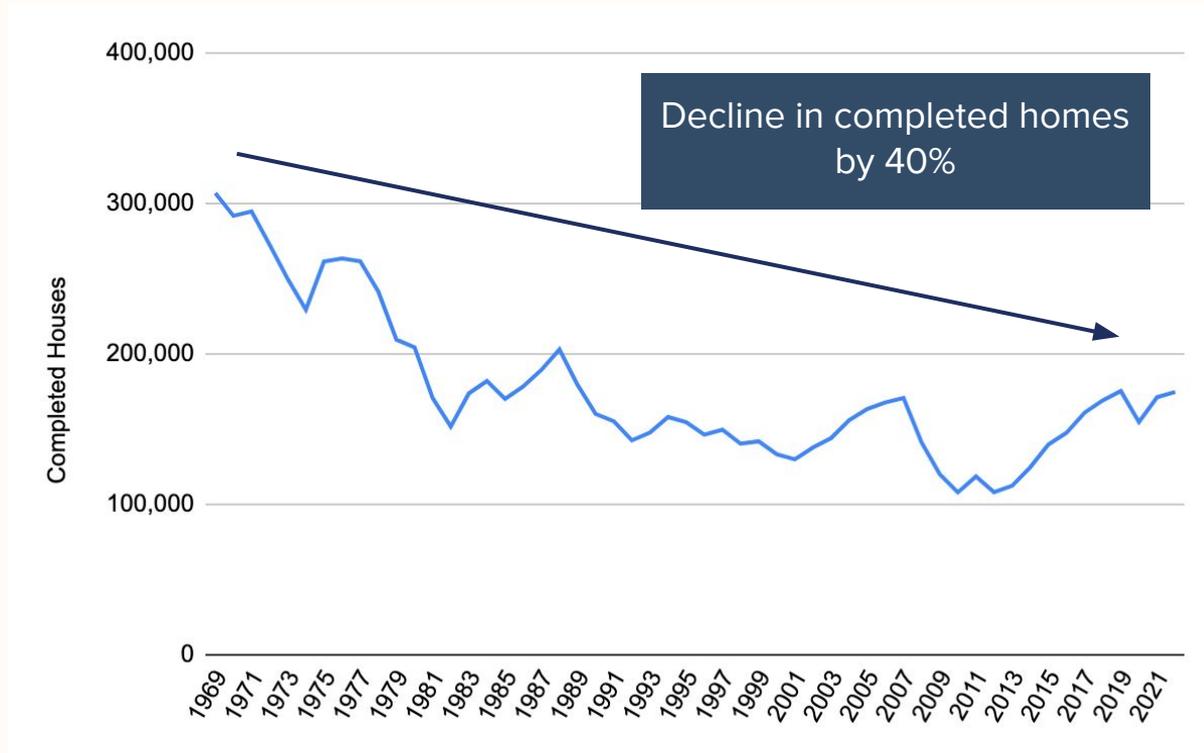
Source : United Nations - World Population Prospects

Housing Undersupply



Source : Office for National Statistics

UK Housing Supply < Demand



Source : DLUHC

Anti-Fragile Criteria for UK Properties



FINANCIAL TIMES

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Sign In

UK housebuilding

+ Add to myFT

FEBRUARY 21 2024

How many homes does England really need to build?

Experts believe target of 300,000 new houses a year from both main parties still falls short



The analysis, which drew on migration projections for 2023-2036, estimated that 421,000 new homes per year would be needed over the period. The number could be as high as 529,000 if current net migration levels hold.

The government's current target is for 300,000 homes per year, a goal it has failed to reach in recent years. The opposition Labour party has promised to hit the same level on average over the next parliament if it wins power. But housing experts and economists said the targets needed to be more ambitious.

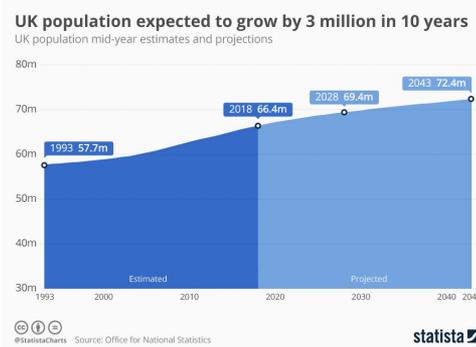
"We need to be aiming higher," said Paul Cheshire, professor emeritus of economic geography at the London School of Economics.

The UK's housing stock has grown at a much slower rate than in peer countries, largely due to greenbelt restrictions and planning bottlenecks that have stalled housebuilding schemes © FT montage/Getty Images

Demand & Supply



Limited Supply of Housing



Population Growth



Attractiveness to foreign investors



High Rental Yield & High Occupancy Rate



Difficulty Getting Permits & Approval to Begin Construction



Developer has Huge Land-banks & Want to Increase Profitability

Anti-Fragile Criteria for UK Properties

London rents break records again — can you guess how much a home in the capital costs today?

India Block

30 April 2024 · 2-min read

It now costs **£2,633** a month on average to rent a home in the capital, according to the latest data from Rightmove.



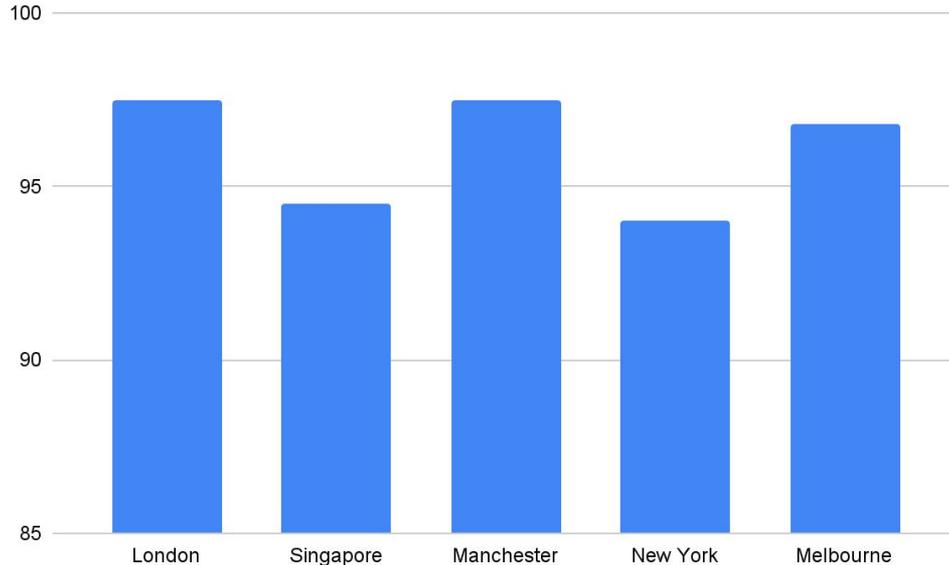
Asking prices for rents have gone up more than five per cent in a year, according to Rightmove (Matt Writtle)

Rightmove said that part of the problem was the lack of homes available to rent compared to the number of tenants looking for a place to live.

“The balance between supply and demand remains so far from pre-pandemic levels,” said Bannister.

“The fact that even with some improvements to the level of supply, we are still nearly 50,000 properties behind the pre-pandemic market, is a stark reminder that the industry needs more good quality rental homes.” Simon Thompson, Group Lettings Director at estate agents Miles & Barr, warned that price reductions might not last for much longer.

High Occupancy Rate



Singapore has an average occupancy rate of **94%**, which means a property will be rented out in **1 month** on average.

However, the UK has an occupancy rate of **97.2 - 97.7%** which means a property will be rented out in **15 days*** on average.

Source: SQM Research (AU), Department for Levelling Up, Housing and Communities and Ministry of Housing, Communities & Local Government (GB), Urban Redevelopment Authority (SG), U.S. Census Bureau (US)

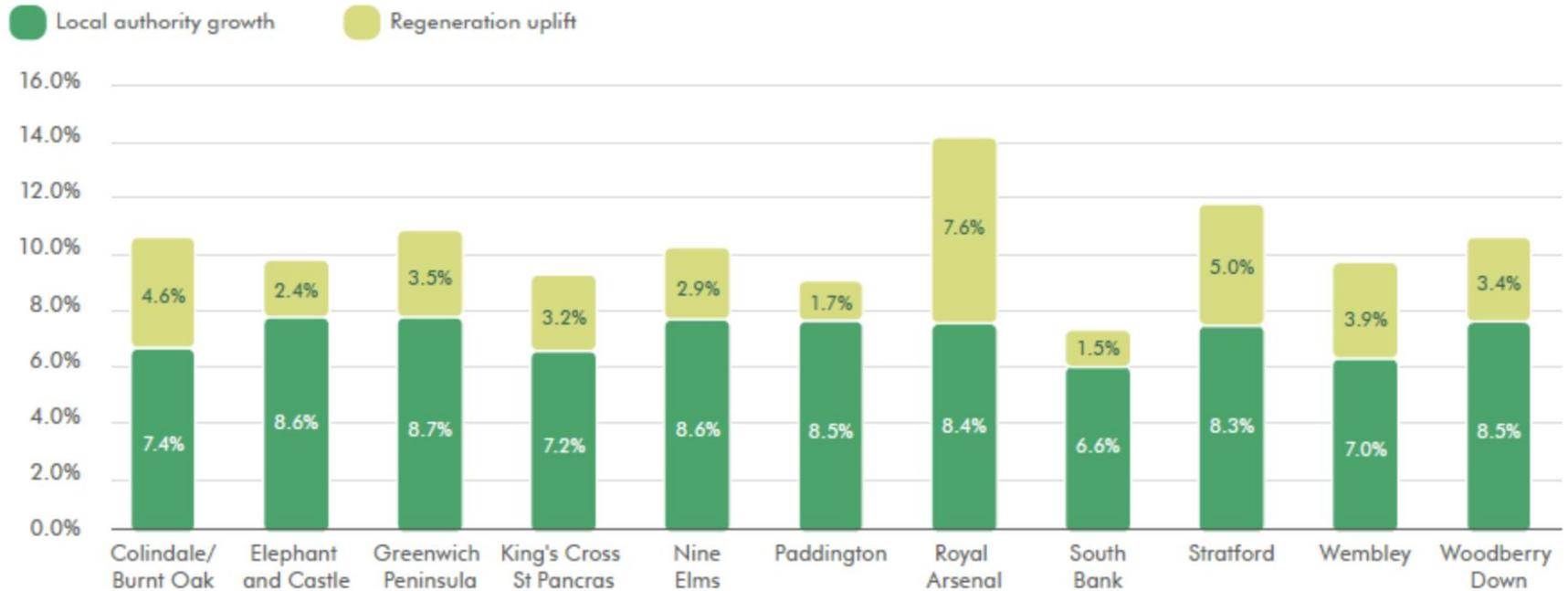
UK Unemployment Rate

Period	Unemployment Rate (%)
2013 Q1 (10 years ago)	7.8
2020 Q4 (Covid 19)	5.2
2024 Q2 (Current)	4.2

Source : Office for National Statistics

Impact on Regeneration

Figure 1: Average annual price growth in regeneration zones, measured from the point of realisation.



Past Regeneration

**All eyes on Elephant and Castle:
new homes in London's hottest
Zone 1 regeneration zone**

Elephant and Castle is being reborn with 2,500 new homes including a landmark skyscraper where all the apartments sold out off-plan, a smart leisure centre and a new university campus.

Source: Evening Standard news



2014: 1 bedroom, 560sf £395,000

Past Regeneration

**All eyes on Elephant and Castle:
new homes in London's hottest
Zone 1 regeneration zone**

Elephant and Castle is being reborn with 2,500 new homes including a landmark skyscraper where all the apartments sold out off-plan, a smart leisure centre and a new university campus.

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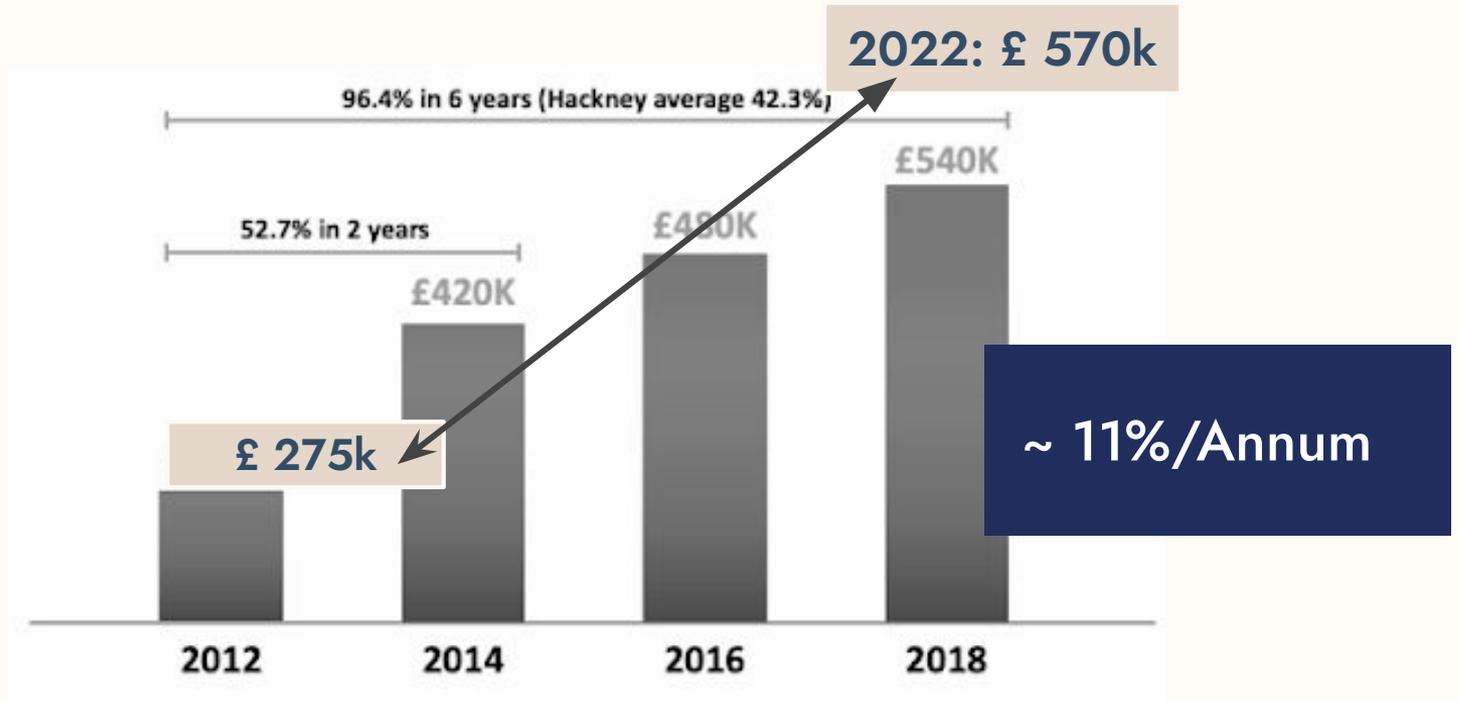
Past



Present



Impact on Regeneration



Anti-Fragile Criteria

1. Affordability to locals
2. Legality & costs
3. Loan options (unless superbly high nett rental returns)
4. Hands-free support
5. Tail-wind
- 6. Exit strategy**
7. BONUS: Property Stack to build your retirement fund

Tonight's Opportunity:

Prime location, 3 mins to station, with a regeneration growth plan & price gap analysis

My Rental during Covid-19



Rental: £900 (Covid-19)

Landlord Name: Germaine Chow Jia Min
Landlord Address: Blk 255 Bishan Street, 22#13, Singapore, 570255

("the Landlord")

The Tenant(s):

Tenant Name: Filip Keri
Tenant Address: 12 Billy Meredith Close, Manchester, M14 4JY
Phone: 07737108332
Email: filip.keri@student.manchester.ac.uk

("the Tenant")

The Landlord and the Tenant agree to the letting of the Property for the Term at the Rent and under the conditions outlined in this Agreement.

The Property:

901 Victoria Residence , 16 Silvercroft Street, Manchester, M15 4ZD
Excluding/Including: *Please see additional clause(s) for more details*

("the Property")

The Term:

The Tenancy shall be for a period of 6 Months to start on and include the 15th January 2021 and to end on and include 14th July 2021, and thereafter from Rental Period to Rental Period.

("the Term")

The Rental Period:

£900.00 per month.

("the Rental Period")

The Rent:

The total upfront rent for 6 Months in the sum of £5,400.00 shall be payable in advance on or before the 15th January 2021.

My Rental during Covid-19



Rental: £900 (Covid-19)
Post Covid Rental: £1,300

Landlord Name: Germaine Chow Jia Min
Landlord Address: Blk 255 Bishan Street,

("the Landlord")

The Tenant(s):

Tenant Name: Filip Keri
Tenant Address: 12 Billy Meredith Close, M
Phone: 07737108332
Email: filip.keri@student.manchester.ac.uk

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901 Victoria Residence , 16 Silvercroft Stree
Excluding/Including: *Please see additional c*

("the Property")

The Term:

The Tenancy shall be for a period of 6 Month
include 14th July 2021, and thereafter from

("the Term")

The Rental Period:

£900.00 per month.

("the Rental Period")

The Rent:

The total upfront rent for 6 Months in the su
January 2021.

Info Marie Brown - Settio
Let me know: 8:41 PM ✓
Tue, 7 Jun
Thanks for your response 😊 How odd
you couldn't read the email! Please see
the details below:
The offer comes from a single student,
Xinyu, who is a student at the University
of Manchester, studying Management. As
she is a student she has offered to pay
the full 12 months rent in advance.
She has made an offer of £1,300 per
calendar month, for a fixed 12-month
contract and to move in on the 5th
August, subject to contract and
satisfactory references. We feel that in
the current market this is a great offer,
taking into consideration the offer would
achieve an uplift of £200 per month from
the current rental price.
8:43 PM

My Rental during Covid-19



Rental: £900 (Covid-19)
Post Covid Rental: £1,300
Today's Rental: £1,550

Landlord Name: Germa
Landlord Address: Blk 2

("the Landlord")

The Tenant(s):

Tenant Name: Filip Ker
Tenant Address: 12 Bill
Phone: 07737108332
Email: filip.keri@student

("the Tenant")

The Landlord and the Tenan
outlined in this Agreement.

The Property:

901 Victoria Residence ,
Excluding/Including: *Plea*

("the Property")

The Term:

The Tenancy shall be for
include 14th July 2021, a

("the Term")

The Rental Period:

£900.00 per month.

("the Rental Period")

The Rent:

The total upfront rent for
January 2021.



My Rental during Covid-19



Rental: £900 (Covid-19)
Post Covid Rental: £1,300
New offer: £1,600

Landlord Name: Germa
Landlord Address: Blk 2

("the Landlord")

The Tenant(s):

Tenant Name: Filip Ker
Tenant Address: 12 Bill
Phone: 07737108332
Email: filip.keri@student

("the Tenant")

The Landlord and the Tenan
outlined in this Agreement.

The Property:

901 Victoria Residence ,
Excluding/Including: Plea

("the Property")

The Term:

The Tenancy shall be for
include 14th July 2021, a

("the Term")

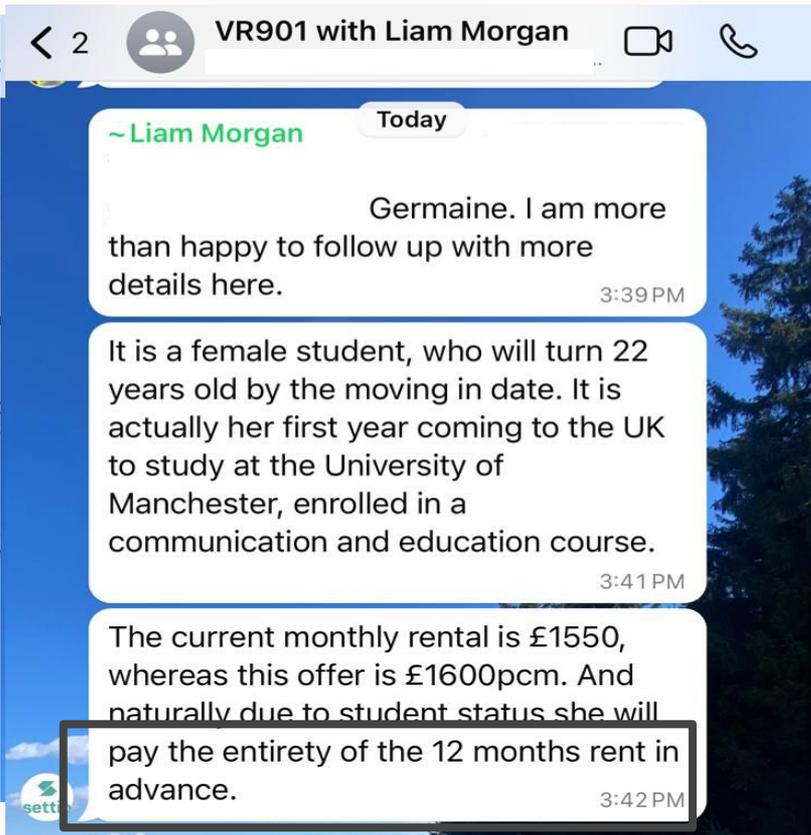
The Rental Period:

£900.00 per month.

("the Rental Period")

The Rent:

The total upfront rent for
January 2021.



3 Moves



3 Moves Start with **\$200k,**

3 Moves

Start with

\$200k,

Retire with

\$1.6M

8X Your Portfolio in 3 Moves



£400,000
Start with £120,000
SGD200k

8X Your Portfolio in 3 Moves



→
5 years



£400,000
Start with £120,000
SGD200k

8X Your Portfolio in 3 Moves



£400,000
Start with £120,000
SGD200k

→
5 years



Refinancing

8X Your Portfolio in 3 Moves



5 years



£400,000
Start with £120,000
SGD200k

8X Your Portfolio in 3 Moves



5 years →



→
5 years



PROPERTY VALUE
£1,083,333

£400,000
Start with £120,000
SGD200k



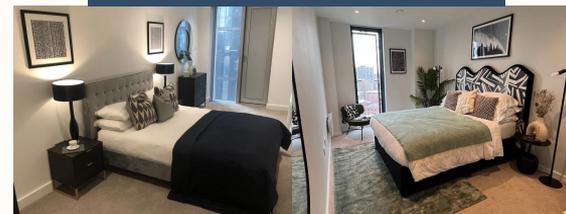
8X Your Portfolio in 3 Moves



5 years



5 years



CASH OUT £213K

PROPERTY VALUE
£1,083,333

£400,000
Start with £120,000
SGD200k



8X Your Portfolio in 3 Moves

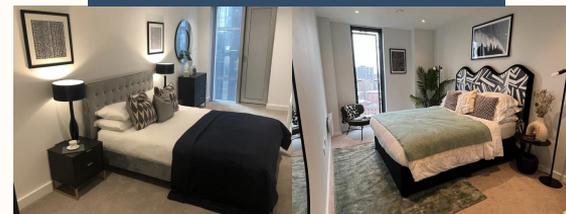


£400,000
Start with £120,000
SGD200k

5 years



5 years



PROPERTY VALUE
£1,083,333



8X Your Portfolio in 3 Moves



→
15 years

£400,000
Start with £120,000
SGD200k

8X Your Portfolio in 3 Moves



£400,000
Start with £120,000
SGD200k

→
15 years



Total 15 Years
Equity Worth:
£986,639
SGD1.6M
Total Asset Value:
£2,242,361
SGD3.58M

8X Your Portfolio in 3 Moves



£400,000
Start with £120,000
SGD200k

→
15 years



Total 15 Years
Equity Worth:
£986,639
SGD1.6M

Total Asset Value:
£2,242,361
SGD3.58M

Sell it off and deduct
Capital Gains Tax
Cash: \$1,312,000

8X Your Portfolio in 3 Moves



£400,000
Start with £120,000
SGD200k

→
15 years



Total 15 Years
Equity Worth:
£986,639
SGD1.6M
Total Asset Value:
£2,242,361
SGD3.58M

↓
6% Rental Yield = SGD 214,800
Deducting ~50% expenses
= **\$107,400/year**

Anti-Fragile Criteria

1. Affordability to locals
2. Legality & costs
3. Loan options (unless superbly high nett rental returns)
4. Hands-free support
5. Tail-wind
6. Exit strategy
- 7. Pod-based investing**

BONUS: Property Stack to build your retirement fund

Tonight's Opportunity:

Prime location, 3 mins to station, with a regeneration growth plan & price gap analysis



Individual

- Tougher to negotiate
- Lack of strength in numbers (post purchase)
- Wait for developers to launch (non-VIP)



Individual

- Tougher to negotiate
- Lack of strength in numbers (post purchase)
- Wait for developers to launch (non-VIP)



Pod-based Investing

- Strength in numbers
- Post purchase support
- Invitation to private access exclusive launch

Glasswater Locks

E3

Price increase 3-5%
(Comparing to E1 E2)
Crestbrick Exclusive

E2
Exclusive

E4

Price increase 10%
(Comparing to E3)

E1
Only to local

Total units: ~64





Pod-based Investing

Glasswater Locks E2: £229,200 (Price after discount)

1	Block	E2
2	Flat details:	
	Flat number	P0095
	Number of bedrooms	1Bed
	Estimated Net Saleable Area of the Flat Anticipated Q1/Q2 2025	478 sqft
3	Reservation Fee	£5,000.00
4	Exchange Deposit less Reservation Fee	£17,920.00
5	Purchase Price	£229,200.00



Pod-based Investing

Glasswater Locks E2: £229,200 (After discount)

Payment schedule: **10% + 5% + 5%**

1	Block	E2
2	Flat details:	
	Flat number	P0095
	Number of bedrooms	1Bed
	Estimated Net Saleable Area of the Flat Anticipated Q1/Q2 2025	478 sqft
3	Reservation Fee	£5,000.00
4	Exchange Deposit less Reservation Fee	£17,920.00
5	Purchase Price	£229,200.00

Glasswater Locks E4: £252,120 (Price increased 10%)

Paper gains: £22,920

**SGD 39,422
Paper Gains**

Pod-based Case Study



Purchase price: £443,250 [Oct 2021]

Today's price: £532,000

Capital appreciation: £89,000 (2 years)

Rental: £1,900

Rental yield: 5.1%

**SGD 153,080
Paper Gains**

Development:						
Register Interest	Properties	Development	Gallery	Local Area	News	020 3944 3163
17-02	Available	£515,000	Completed	Apartment	Phase 1	2
G0-07	Available	£517,500	Completed	Apartment	Phase 1	2
J5-08	Available	£532,500	Completed	Apartment	Phase 1	2
	Reserved		Completed	Apartment	Phase 1	2
	Available	£540,000	January 2024 - May 2024	Apartment	Phase 3	2



IMPORTANT INFORMATION

Purchase price £ 443,250 Purchase price will remain valid until the end of the Reservation Period

Special conditions of sale ① £1000 legal contribution ② 10-90% payment ③ furniture pack

Agreed exchange date Completion date advised if YES when Oct 2021 (subject to mortgage)

Has Home Ledger been given YES / NO

Part Exchange YES / NO Equality Monies £ Part Exchange purchase price £

I/We wish to purchase the above property and have paid to you the sum of £ 2000 representing a Reservation Fee.

I/We understand that the Reservation Period is 21 days from today automatically extended until ended by Berkeley Homes on not less than 5 days' notice or by me/us.

I/We understand that if this Reservation Agreement is cancelled by me/us or Berkeley Homes, Berkeley Homes reserves the right to deduct reasonable administrative costs and its legal fees from the Reservation Fee refunded to me.

I/We understand that only statements or representations that you or your agent make to me/us upon which I/we can rely are those made in writing by your solicitors.

I/We have received from Berkeley Homes a Reservation Pack including the Consumer Code for Home Builders and management services/charges details.

Developer Signature..... Date..... 21/7/2021

Buyer Signature..... Date..... 21/7/2021

A copy of the draft plot sale contract and lease/transfer are available on site for your reference. Should you wish to view these please inform a Sales Consultant.

Where is the **Next Opportunity?**

Development at the scenic Victoria Docks
3 mins walk to the station
1 stop, 3 minutes to Canary Wharf
10 minutes away from London City
£314M Regeneration Investment Plan
12 minutes walk to 2 primary schools

CBT/2024/06/009
Crestbrick Pte Ltd (Agency Licence 3010886H)

Germaine Chow
R065248Z

Disclaimer:

All forms of overseas investments carry additional financial, regulatory and legal risks, investors are advised to do the necessary checks and research on the investment beforehand





Why poised for rapid growth?

→ Meeting point of **2 growth corridors**, an **opportunity area** & London's only **Enterprise Zone**



GOV.UK

<https://www.gov.uk/government/publications/soci...>

Opportunity areas

Opportunity areas programme. Opportunity areas (OAs) are an important part of the government's plan for improving social mobility through education.



£5 Billion Regeneration over next 20 years

Why the Royal Docks?

The Royal Docks is embarking on an exciting new chapter, with over £5 Billion being invested in the area over the next 20 years

“The royal docks is an amazing place . And we have the opportunity to turbo-charge the regeneration of the area”



Sadiq Khan
Mayor of London

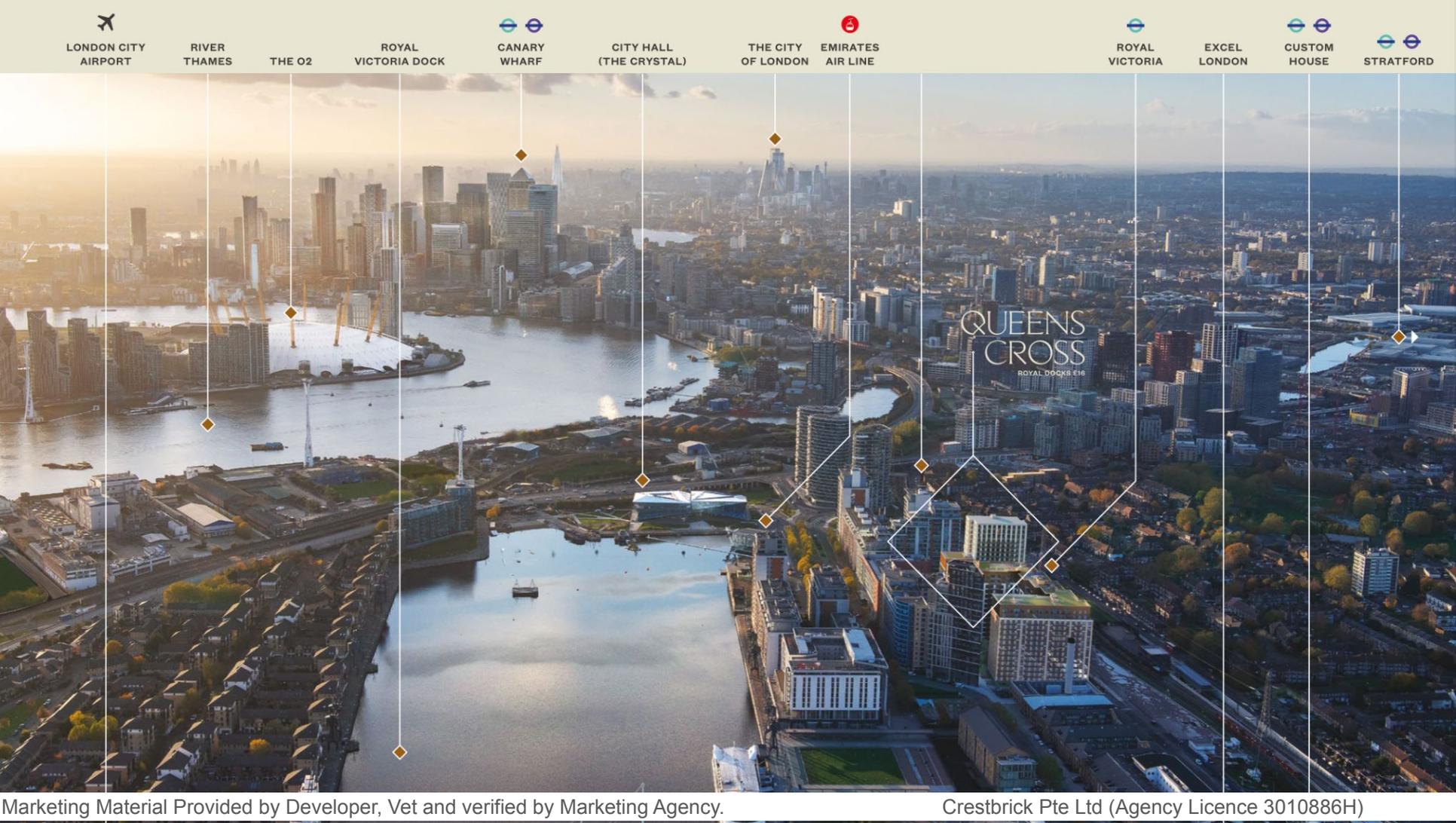
This huge new curved bridge is coming to east London

The majestic structure at Royal Victoria Dock is forecast to cost £41 million



CUSTOM HOUSE





LONDON CITY AIRPORT

RIVER THAMES

THE O2

ROYAL VICTORIA DOCK

CANARY WHARF

CITY HALL (THE CRYSTAL)

THE CITY OF LONDON

EMIRATES AIR LINE

ROYAL VICTORIA

EXCEL LONDON

CUSTOM HOUSE

STRATFORD

QUEENS CROSS
ROYAL DOCKS E16

£314M

Regeneration Investment





36,000
new homes

55,000
new jobs

***within the
next 20 years***

IFS Cloud Cable Car

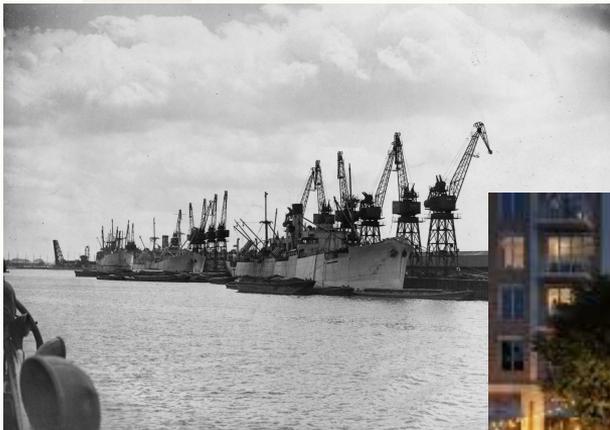


London's Mayor has moved
the Capital's headquarters
from Tower Bridge to the
Royal Docks — City Hall,
and the economic growth it stimulates, is
a **3-minute walk away.**



ExCeL £500m Investment





Historic Industrial Landscape:
Unique to London, built in the late 19th and early 20th centuries.

Listed Historical Buildings:
Includes *preserved* dockworkers' canteen and Millennium Mills.

Millennium Mills Renovation
Part of the

£3.5bn

Silvertown redevelopment.

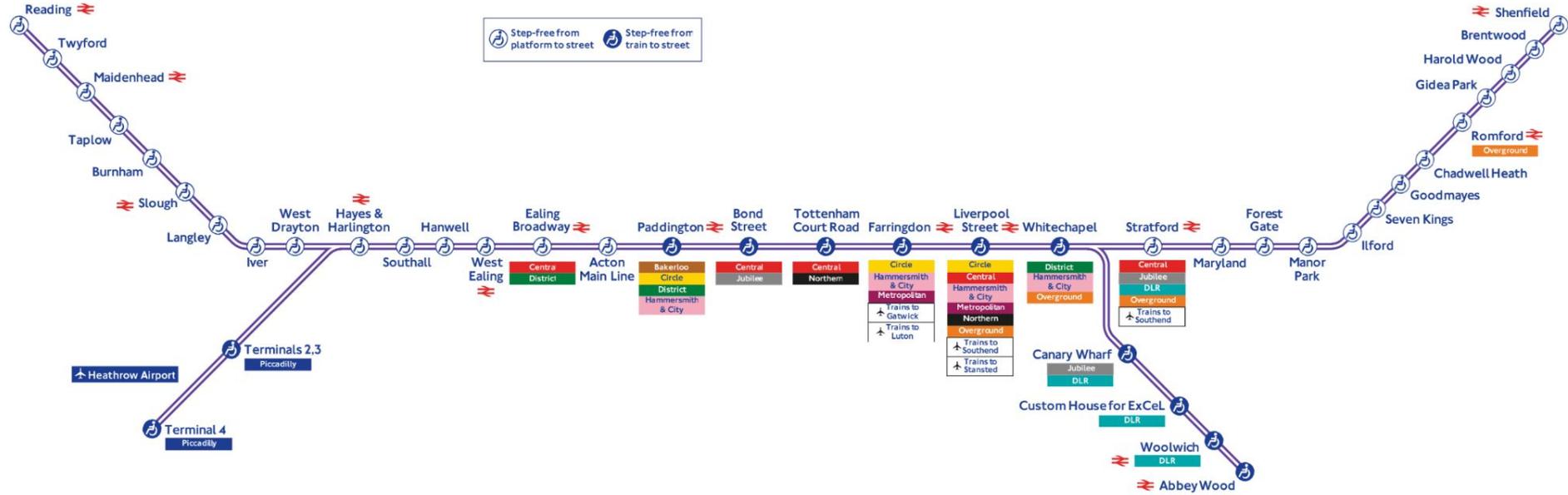
Future
Millennium Mills set to become a creative hub.

- 27 primary, 13 secondary, and 3 academies within 5km radius
- Top Universities access to world-class universities within 30 minutes by public transport.

First Class Education



Elizabeth line map



MAYOR OF LONDON



24 May 2022

Elizabeth line

First service

24 May 2022

Current operator(s)

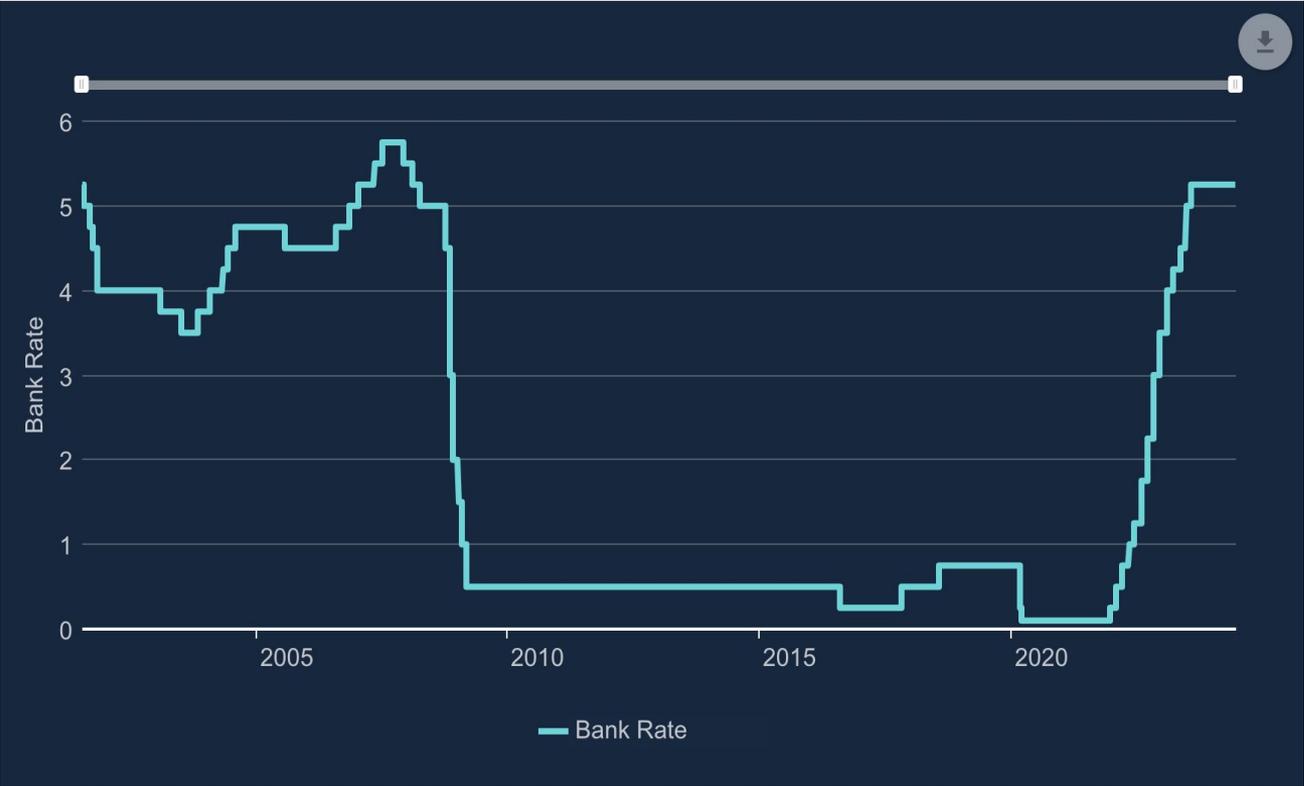
MTR Elizabeth line Limited (till May 2025)

Annual ridership

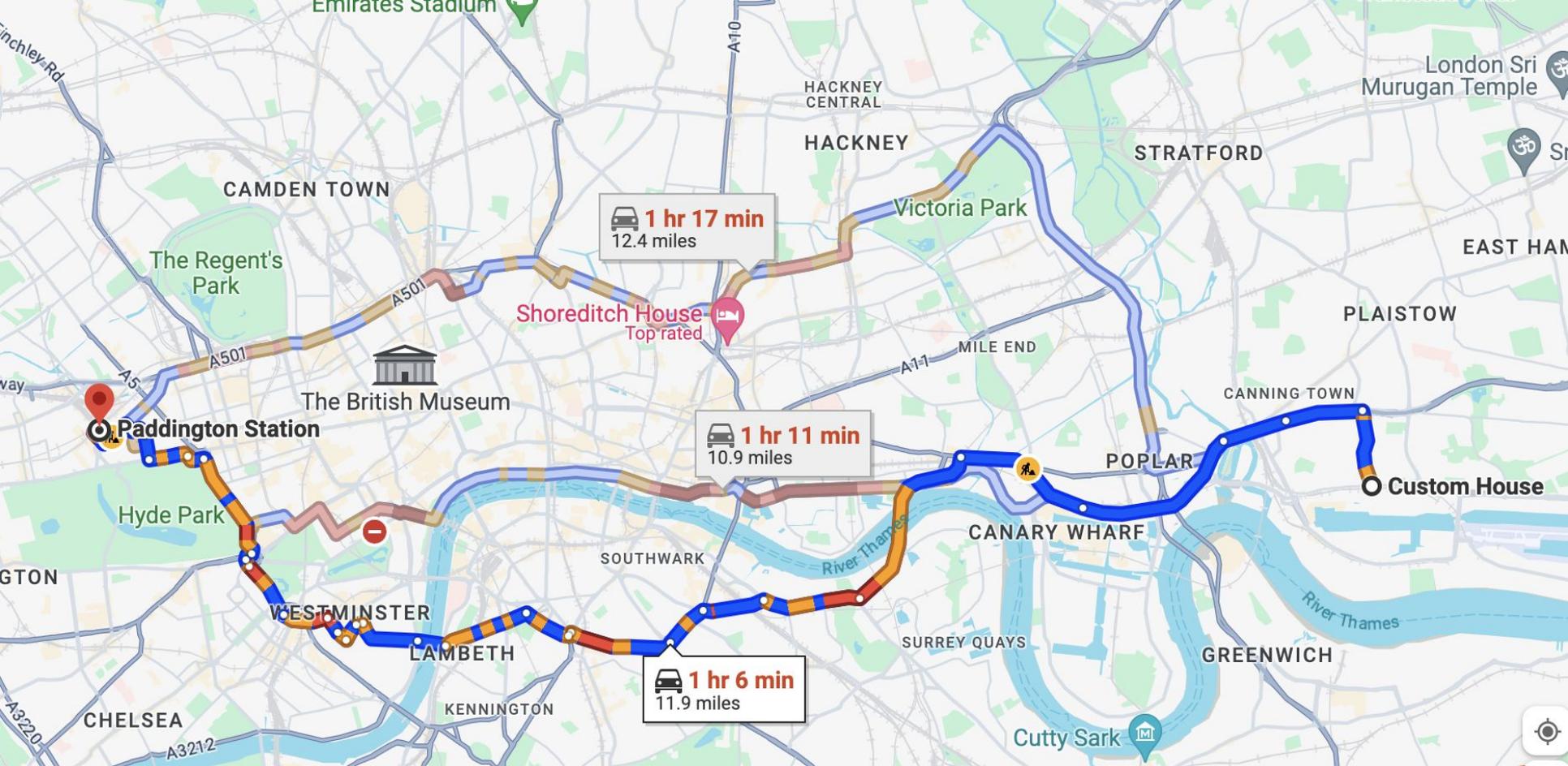
204.296 million (2022/2023) passenger journeys

Website

tfl.gov.uk/modes/elizabeth-line/



→ **Launch of Elizabeth line** was during the consecutive interest rate hikes (When market was slowing down)



Travel time

Minutes from **Custom House Royal Docks** on the Elizabeth line



- 9 minutes away
- Europe's biggest mall, with over 320 shops and restaurants
- UK's largest casino



Westfield Stratford City

- **3-Minutes** Access to Canary Wharf
- **1 Stop** from Custom House station on the Elizabeth line

Canary Wharf





Canary Wharf Estate

128 ACRES

THE TOTAL SIZE OF THE ESTATE

120,000+

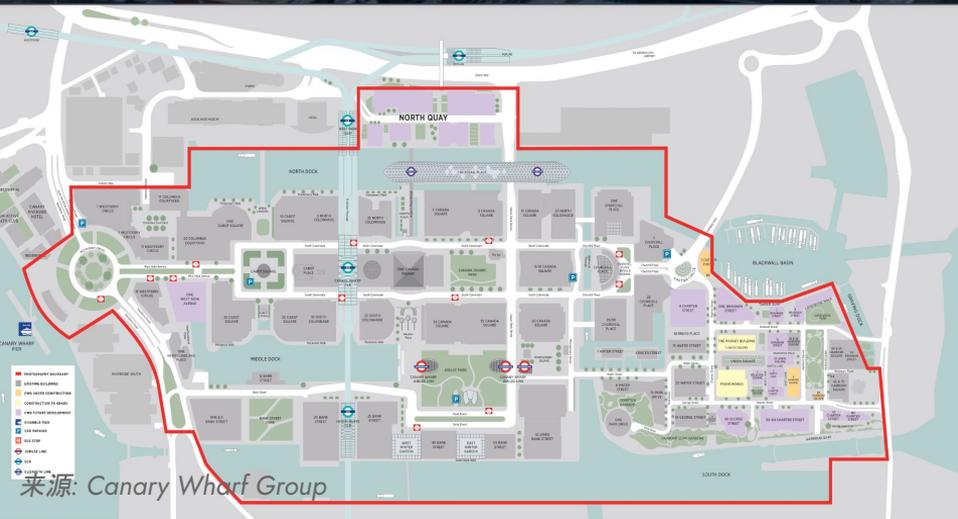
DAILY WORKING POPULATION

940,000+

SQ FT OF SHOPS, RESTAURANTS,
BARS, CAFÉS & AMENITIES

200+

EVENTS IN THE ANNUAL CULTURAL
CALENDAR



 Crestbrick

Crestbrick Pte Ltd (Agency Licence 3010886H)

10 Financial Institutions in Canary Wharf



Morgan Stanley

JPMORGAN CHASE & CO.



Source: UK Business Blog

More Job Opportunities

Source: IPE RA

Europe's largest life-sciences tower planned for Canary Wharf



BY RICHARD LOWE | 30 MARCH 2022



Beyond a financial centre



Canary Wharf Group and Kadans Science Partner plan to build Europe's largest life-science building capable of accommodating 'wet labs' in London.

The joint venture will develop a 750,000sqft, 22-storey tower in Canary Wharf, a district of the city traditionally known for financial services tenants.



Project Name	Queens Cross
Developer	Mount Anvil
Bedrooms	Studio, 1 Bedroom, 2 Bedroom & 3 Bedroom Apartment Units
Tenure	200 years starting from 9th April 1999
Project	219 Apartments No. 15: 103 apartments in total No. 22: 116 apartments in total
Estimated Completion	No. 15: Q4 2025 - Q1 2026 No. 22: Q3 2026 - Q4 2026
Service Charge *Estimated & based on today's rates which may be subject to change	No. 15: £4.95psf No. 22: £5.20psf
Ground Rent	None





1/15



15 Booth Road, London, E16



Flat 1 1

Visit PURPLEBRICKS.CO.UK anytime 24/7 to make arrangements to view! Purplebricks take pride in being chosen to exclusively market this one double bedroom modern build second floor apartment.

Reduced on 27/12/2023 by Purplebricks, covering East London

£490,000



020 3889 9017
Local call rate

Contact

Save

113 years remaining



1/13



Hoola, Tidal Basin Road, London



Apartment 1 1

One bedroom apartment available now. Lovely River views over towards Royal Docks from your Private Balcony.

Added on 19/10/2023 by Copperstones, London

£475,000



020 3888 5555
Local call rate

Contact

Save

987 years remaining



1/17



Summerston House, 51 Starboard Way, London, E16



Apartment 1 1

1 bedroom apartment | 585 sq ft | Private Balcony with River views | Chain Free | 24hr Concierge | 2nd Floor | 0.3mi West Silvertown DLR | Gym | Pool | Spa | Local shops, restaurants and cafes | Onsite nursery,

Added on 10/06/2024 by Life Residential, Royal Wharf - Sales

£425,000



020 3840 3904
Local call rate

Contact

Save

989 years remaining



Accuracy of Data was checked on June 2024.

Crestbrick Pte Ltd (Agency Licence 3010886H)

Extending, changing or ending a lease

Extending the lease

You can ask the landlord to extend your lease at any time.

You might be able to extend your lease by:

- 90 years on a flat if you qualify
- 50 years on a house if you qualify

The Leasehold Advisory Service's (LAS) [lease extension calculator](#) gives you a guide to the costs of extending the lease of a flat.

2. CHECKING ELIGIBILITY AND STARTING THE PROCESS

2.1. Qualification

Qualifying as a leaseholder

To be a qualifying leaseholder you must have owned a long lease for the past two years.

A long lease is, mainly, a lease which had an original term of over 21 years when it was originally granted. How long is left on the lease is not relevant. It is how long the lease was for when it was first granted that matters.

But, even if you meet these criteria, you will not be a qualifying leaseholder if either of the following applies.

- The landlord is a charitable housing trust and your flat is provided as part of the charity's work.
- It is a business or commercial lease.

Starting the process

You start the process by serving the tenant's notice (section 42 notice) on the 'competent landlord'.

The competent landlord is the landlord whose interest in the property is long enough to be able to grant the 90-year extension – that is, their interest is over 90 years longer than the time left on your lease.

Outside Prime Central London

Prime Central London

The following areas are considered as Prime Central London (PCL): Knightsbridge, Belgravia, Mayfair, Chelsea, Kensington/Holland Park, South Kensington, Regent's Park, Notting Hill, St John's Wood and Marylebone. Views on what constitutes PCL are subjective, but we have identified these areas as those most commonly considered to constitute PCL.

Long lease value of flat:

This is the expected value of the flat with a long lease, *after* a lease extension.

Please enter amount in pounds without any commas or decimal points - e.g. £200000, not £200,000.00.

Current Ground Rent:

This calculator does not take into account rising ground rents.

What is the expiry date of the lease?

Use this format: **dd/mm/yyyy**

Calculate

The price of your lease extension is likely to be around **£1000** plus costs.

You have 175 years unexpired. A lease extension will become more expensive if the lease is not extended within 95 years. [Marriage value](#) is added to the price of a lease extension when the lease falls below 80 years.

→ If the property value is at £2,000,000 in Year 2200, using the leasehold calculator found on the UK government website, the cost to extend lease by 90 years is **£1000**













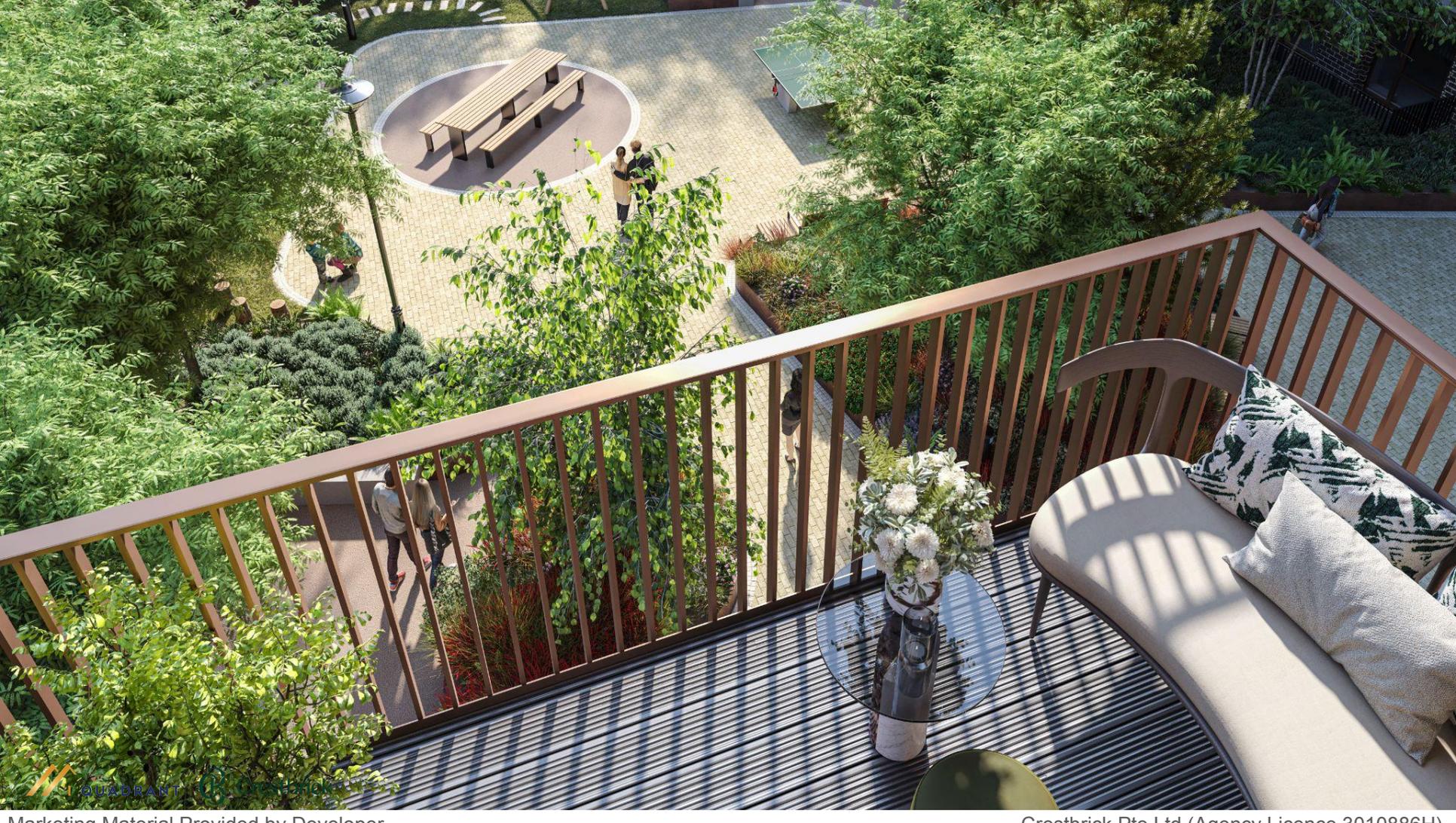














 Crestbrick

Marketing Material Provided by Developer



Crestbrick Pte Ltd (Agency Licence 3010886H)



 Crestbrick
Source: Mount Anvil

 London Borough of Newham
 The Royal Docks

10 min |
 13 min |
 1 hr 5 |
 18 min

Custom House, Victoria Dock Rd, London E

Canary Wharf, London, UK

Add destination

Leave now

Options

Copy link

A13 and A1261
 Fastest route, the usual traffic
 10 min
 3.4 miles

Freemasons Rd, A13 and A1261
 10 min
 3.4 miles

A13
 Some traffic, as usual
 11 min
 3.0 miles

Canary Wharf

Search along the route
 Gas
EV charging
Hotels

Mile End Park
 Queen Mary University of London
 Limehouse
 Canary Wharf
 Greenwich Peninsula
 Greenwich
 Custom House

10 min 3.4 miles
 10 min 3.4 miles
 11 min 3 miles

Layers

Google

10 min — 13 min 1 hr 5 18 min

Custom House, Victoria Dock Rd, London E

Canary Wharf, London, UK

Add destination

Leave now

Directions to your phone [Copy link](#)

via A13 and A1261 10 min
 Fastest route, the usual traffic 3.4 miles

via Freemasons Rd, A13 and A1261 10 min
3.4 miles

via A13 11 min
 Some traffic, as usual 3.0 miles

Canary Wharf

Search along the route
 Gas
EV charging
Hotels

Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments
 Reduced on 18/08/2023

PROPERTY TYPE
 Apartment

BEDROOMS
 1

BATHROOMS
 1

SIZE
 Ask agent

Benham Reeves

10 min
 3.4 miles

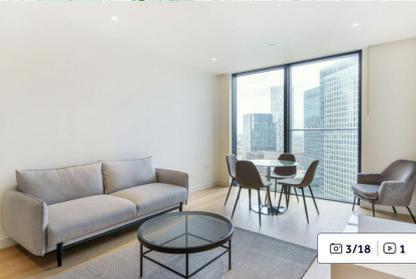
11 min
 3 miles

Layers

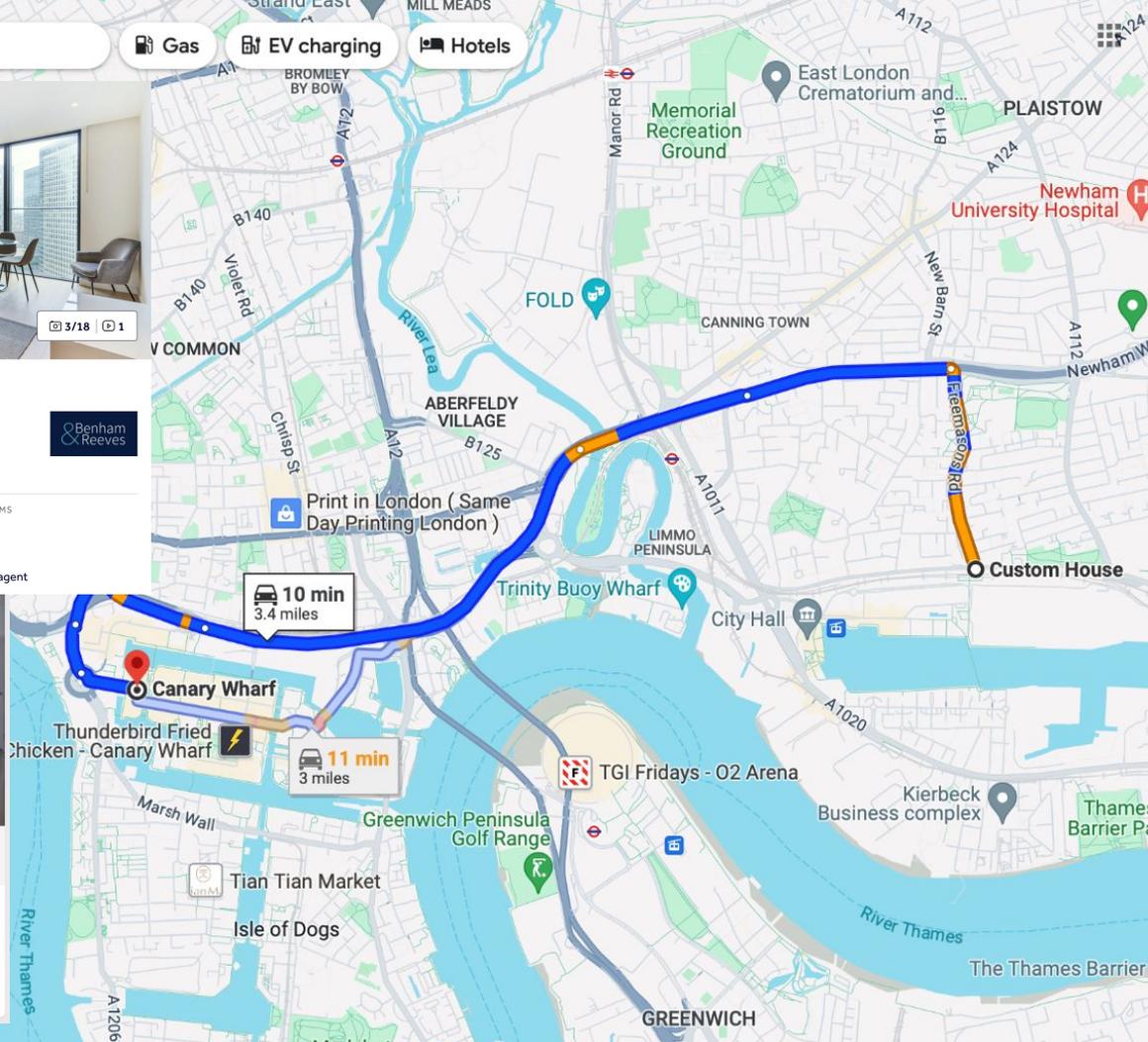
Accuracy of Data was checked on June 2024.

Crestbrick Pte Ltd (Agency Licence 3010886H)

10 min — 13 min 1 hr 5 18 min
 Custom House, Victoria Dock Rd, London E16
 Canary Wharf, London, UK
 Add destination
 Leave now
 Options
 Get directions to your phone Copy link
 via A13 and A1261
 Fastest route, the usual traffic
 Details
 via Freemasons Rd, A13 and A1261
 via A13
 Some traffic, as usual
 Canary Wharf

Search along the route Gas EV charging Hotels

 Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments
 Reduced on 18/08/2023
 Benham Reeves
 PROPERTY TYPE: Apartment
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: Ask agent


 £754,400
 Offers Over
 Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1
 LIXING 力行
 Added on 06/02/2024
 Call Contact Save



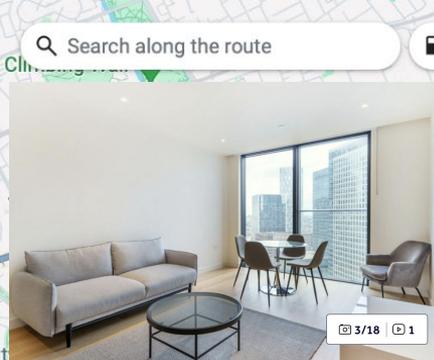
Accuracy of Data was checked on June 2024.

Crestbrick Pte Ltd (Agency Licence 3010886H)

[10 min](#)
[13 min](#)
[1 hr 5](#)
[18 min](#)

Custom House, Victoria Dock Rd, London E14
 Canary Wharf, London, UK
 Add destination
 Leave now
 Options
 Directions to your phone
 Copy link

A13 and A1261
 Fastest route, the usual traffic
 Details
 A13 and A1261
 Fastest route, the usual traffic
 A13
 Usual traffic, as usual
 Canary Wharf



Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments
 Reduced on 18/08/2023
 Benham Reeves

PROPERTY TYPE: Apartment
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: As shown

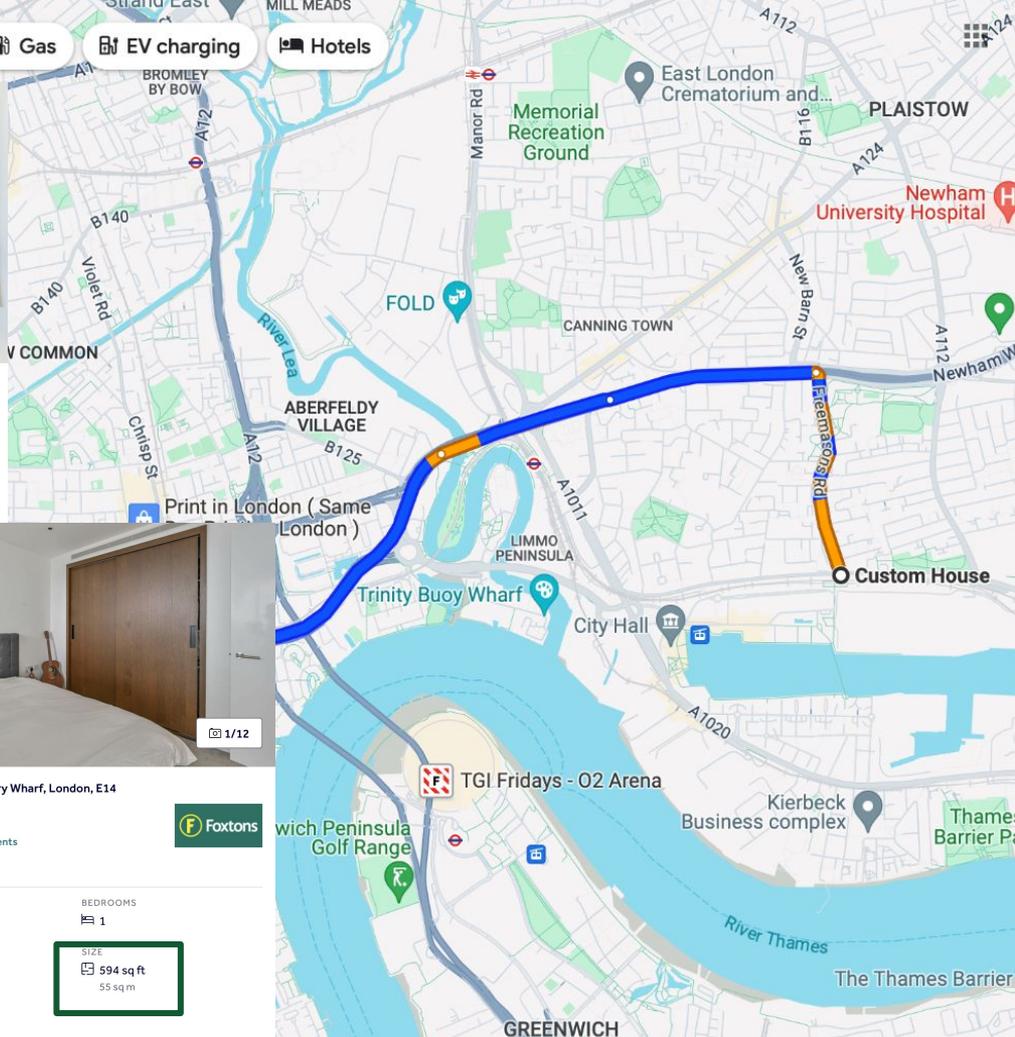


£754,400
 Offers Over
 Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1
 Added on 06/02/2024
 Call Contact



Landmark Pinnacle, Canary Wharf, London, E14
£730,000
 Monthly mortgage payments
 Reduced on 16/08/2023
 Foxtons

PROPERTY TYPE: Flat
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: **594 sq ft** (55 sq m)
 TENURE: Leasehold



10 min — 13 min 1 hr 5 18 min

Custom House, Victoria Dock Rd, London E16

Canary Wharf, London, UK

Add destination

Leave now

Options

Get directions to your phone

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via A13 and A1261

Fastest route, the usual traffic

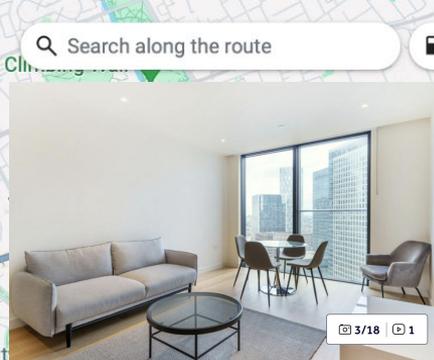
Details

via Freemasons Rd, A13 and A1261

via A13

Some traffic, as usual

Canary Wharf



Marsh Wall, Canary Wharf, E14

Offers Over

£750,000

Monthly mortgage payments

Reduced on 18/08/2023

Benham Reeves

PROPERTY TYPE: Apartment

BEDROOM: 1

BATHROOMS: 1

SIZE: Ask



£754,400

Offers Over

Marsh Wall, Canary Wharf, E14 9GX

Apartment 1 1 1

Added on 06/02/2024

Call Contact

Save

LIXING 力行

Search along the route

Gas EV charging Hotels

£220,000 PRICE GAP

3 Mins Walk + 3 Mins (1 stop)

Print in London (Same London)

Landmark Pinnacle, Canary Wharf, London, E14

£730,000

Monthly mortgage payments

Reduced on 16/08/2023

Foxtons

PROPERTY TYPE: Flat

BEDROOMS: 1

BATHROOMS: 1

SIZE: 594 sq ft 55 sq m

TENURE: Leasehold

Accuracy of Data was checked on June 2024.

Crestbrick Pte Ltd (Agency Licence 3010886H)

10 min |
 13 min |
 1 hr 5 |
 18 min

Custom House, Victoria Dock Rd, London E14
 Canary Wharf, London, UK

Add destination

Leave now

Options

Get directions to your phone Copy link

via A13 and A1261
 Fastest route, the usual traffic

Details

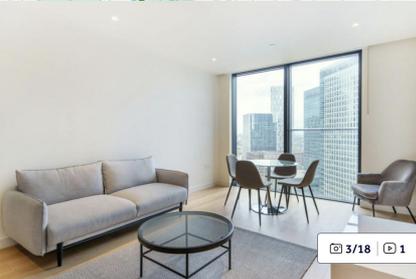
via A13
 Some traffic, as usual

via A13
 Some traffic, as usual

Canary Wharf

Search along the route

Gas | EV charging | Hotels



Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments
 Reduced on 18/08/2023

PROPERTY TYPE: Apartment
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: As

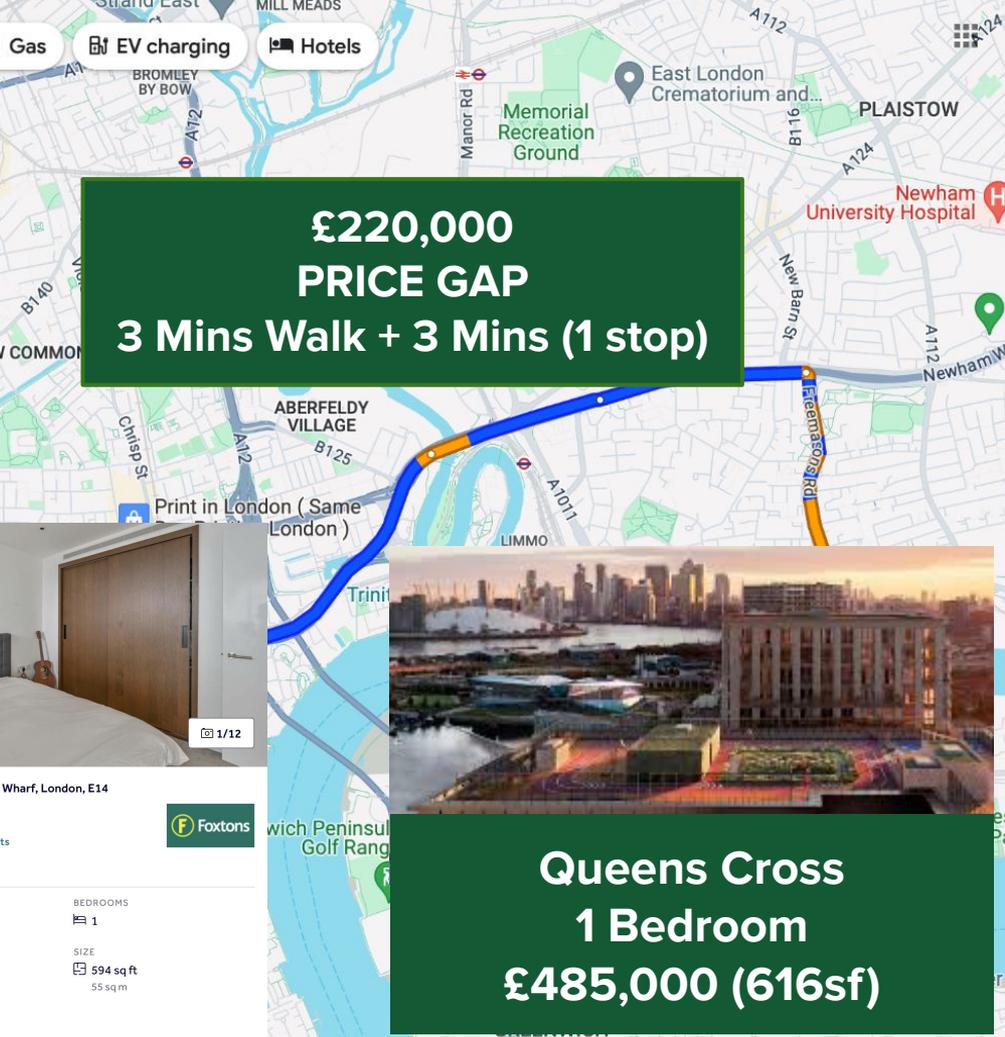



Landmark Pinnacle, Canary Wharf, London, E14
£730,000
 Monthly mortgage payments
 Reduced on 16/08/2023

PROPERTY TYPE: Flat
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: 594 sq ft / 55 sq m
 TENURE: Leasehold

Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1
 Added on 06/02/2024
 Call | Contact

Save



**£220,000
 PRICE GAP
 3 Mins Walk + 3 Mins (1 stop)**

**Queens Cross
 1 Bedroom
 £485,000 (616sf)**

Accuracy of Data was checked on June 2024.



**Queens Cross
 1 Bedroom
 £485,000 (616sf)**

10 min |
 13 min |
 1 hr 5 |
 18 min

Custom House, Victoria Dock Rd, London E
 Canary Wharf, London, UK

Add destination

Leave now ▾ Options

Get directions to your phone Copy link

Search along the route Gas EV charging Hotels

£220,000
PRICE GAP
3 Mins Walk + 3 Mins (1 stop)

Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000 ⓘ
 Monthly mortgage payments
 Reduced on 18/08/2023

PROPERTY TYPE
 Apartment

BATHROOMS
 1

3/20

Landmark Pinnacle, Canary Wharf
£730,000 ⓘ
 Monthly mortgage payments
 Reduced on 16/08/2023

PROPERTY TYPE
 Flat

BEDROOMS
 1

BATHROOMS
 1

SIZE
 594 sq ft
 55 sq m

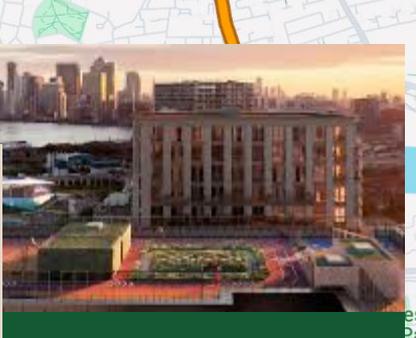
TENURE
 Leasehold

Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1

Added on 06/02/2024
 Call Contact

Print in London (Same as London)

Price Gap Analysis
31%



Queens Cross
1 Bedroom
£485,000 (616sf)



10 min |
 13 min |
 1 hr 5 |
 18 min

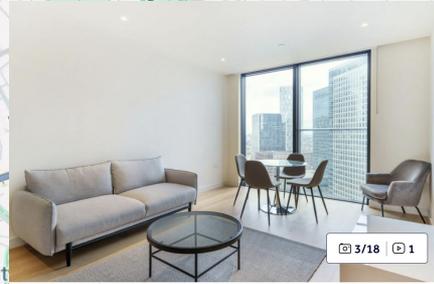
Custom House, Victoria Dock Rd, London E14
 Canary Wharf, London, UK
 Add destination

Leave now

[Directions to your phone](#) | [Copy link](#)

[Options](#)

Search along the route
 Gas
 EV charging
 Hotels



Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments

Canary Wharf
1 Bedroom
£700,000



Landmark Pinnacle, Canary Wharf, London, E14
£730,000
 Monthly mortgage payments
 Reduced on 16/08/2023

£754,400
 Offers Over

Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1

Added on 06/02/2024
 Call | Contact

LIXING
 PROPERTY TYPE: Flat
 BEDROOMS: 1
 BATHROOMS: 1
 SIZE: 594 sq ft (55 sq m)
 TENURE: Leasehold



Queens Cross
1 Bedroom
£485,000 (616sf)

Greenwich Peninsula Golf Range
 River Thames
 The Thames Barrier
 GREENWICH

10 min — 13 min 1 hr 5 18 min

Custom House, Victoria Dock Rd, London E

Canary Wharf, London, UK

Add destination

Leave now

Options

Get directions to your phone

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A13 and A1261

Fastest route, the usual traffic

Details

Freemasons Rd, A13 and

1261

A13

Some traffic, as usual

Canary Wharf

Search along the route

Gas EV charging Hotels

Marsh Wall, Canary Wharf, E14

Offers Over

£750,000

Monthly mortgage payments

Benham & Reeves

3/18 1

Canary Wharf

1 Bedroom

£700,000

Landmark Pinnacle, Canary Wharf, London, E14

£730,000

Monthly mortgage payments

Reduced on 16/08/2023

Foxtons

PROPERTY TYPE

Flat

BEDROOMS

1

BATHROOMS

1

SIZE

594 sq ft

55 sqm

Marsh Wall, Canary Wharf, E14 9GX

Apartment 1 1 1

Added on 06/02/2024

Call Contact

Sa

Leasehold

Queens Cross

1 Bedroom

£485,000 (616sf)

Queens Cross

1 Bedroom (8% Discount)

£446,200

GREENWICH

10 min — 13 min 1 hr 5 18 min

Custom House, Victoria Dock Rd, London E

Canary Wharf, London, UK

Add destination

Leave now

Options

Get directions to your phone

Copy link

A13 and A1261

Fastest route, the usual traffic

Details

Freemasons Rd, A13 and

1261

A13

Some traffic, as usual

Canary Wharf

Search along the route
 Gas
EV charging
Hotels

East London Crematorium and...

PLAISTOW

Newham University Hospital



£258,400
3 Mins Walk + 3 Mins (1 stop)

Marsh Wall, Canary Wharf, E14
 Offers Over
£750,000
 Monthly mortgage payments

Canary Wharf
1 Bedroom
£700,000



£754,400
 Offers Over
 Marsh Wall, Canary Wharf, E14 9GX
 Apartment 1 1 1
 Added on 06/02/2024
 Call Contact Save

Landmark Pinnacle, Canary Wharf, London, E14
£730,000
 Monthly mortgage payments
 Reduced on 16/08/2023

PROPERTY TYPE
 Flat

BEDROOMS
 1

BATHROOMS
 1

TENURE
 Leasehold

SIZE
594 sq ft
 55 sq m



Queens Cross
1 Bedroom
£485,000 (616sf)

Queens Cross
1 Bedroom (8% Discount)
£446,200

10 min — 13 min 1 hr 5 18 min

Custom House, Victoria Dock Rd, London E

Canary Wharf, London, UK

Add destination

Leave now

Options

Get directions to your phone

Copy link

A13 and A1261

Fastest route, the usual traffic

Details

Freemasons Rd, A13 and

1261

A13

Some traffic, as usual

Canary Wharf

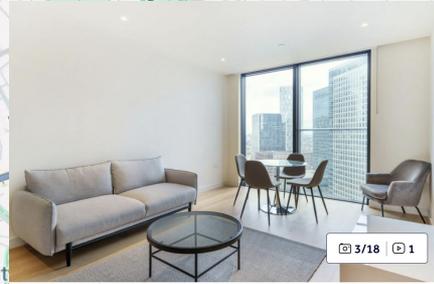
Search along the route
 Gas
EV charging
Hotels

East London Crematorium and...

 Memorial Recreation Ground

 PLAISTOW

 Newham University Hospital



£258,400
3 Mins Walk + 3 Mins (1 stop)

Marsh Wall, Canary Wharf, E14

 Offers Over

£750,000

 Monthly mortgage payments

Canary Wharf
1 Bedroom
£700,000

Print in London (Same London)



Price Gap
58%

Queens Cross
Bedroom
0,000 (616sf)

Landmark Pinnacle, Can

£730,000

 Monthly mortgage paym

 Reduced on 16/08/2023

PROPERTY TYPE

 Flat

BATHROOMS

 1

BEDROOMS

 1

SIZE

594 sq ft

 55 sq m

£754,400

 Offers Over

 Marsh Wall, Canary Wharf, E14 9GX

 Apartment 1 1 1

 Added on 06/02/2024

Call Contact

Save

Leasehold

Queens Cross
1 Bedroom (8% Discount)
£446,200

Estimated Cashflow for Studio (£386k)

Estimated Rental	£1,800
Mortgage 70% LTV (Est. Interest-Only 5.25%*)	£1182
Letting Agent Fee 1st year: (10% + VAT)	£216
Service Charge + Building Insurance (£4.95 psf/annum)	£213
Income Tax (@ 20% less deductible)	£38
Monthly Cash Flow	£151

Disclaimer : Interest rate subject to market rate upon mortgage application

\$259 SGD

Estimated Cashflow for 1 Bedroom (£446k)

Estimated Rental	£2,100
Mortgage 70% LTV (Est. Interest-Only 5.25%*)	£1,366
Letting Agent Fee 1st year: (10% + VAT)	£252
Service Charge + Building Insurance (£4.95 psf/annum)	£254
Income Tax (@ 20% less deductible)	£46
Monthly Cash Flow	£182

Disclaimer : Interest rate subject to market rate upon mortgage application

\$313 SGD

Local Affordability: Cashflow for 1 Bedroom (£446k)

Rental (2026 Settio Projection)	£2,100
Mortgage 90% LTV (Est. Interest-Only 3.25%)	£1,087
Service Charge + Building Insurance (£4.95 psf/annum)	£254
Savings for Locals, when they Buy vs Rent	£759

Disclaimer : Interest rate subject to market rate upon mortgage application

If Price at £100k Capital Appreciation Cashflow for 1 Bedroom (£546k)

Rental (2026 Settio Projection)	£2,100
Mortgage 90% LTV (Est. Interest-Only 3.25%)	£1,331
Service Charge + Building Insurance (£4.95 psf/annum)	£254
Savings for Locals, when they Buy vs Rent	£515

***Disclaimer : Interest rate subject to market rate upon mortgage application.
Projection is based on author's opinion, there is no guarantee in capital
appreciation & market growth***

Payment Schedule

Reservation Fee (~End June)	£2,500
21 days from Reservation Date	Exchange Contract
Upon Contract Exchanged (15th July 2024)	10% - £2,500 Reservation Fee
6 Months later (15th Jan 2025)	2.5%
6 Months later (15th July 2025)	2.5%
6 months later or completion (whichever date is earlier)	5%
No.15: Completion est. Q4 2025 - Q1 2026	Balance (~10% assuming 70% LTV) + Stamp Duty

Payment Schedule

Reservation Fee (~End June)	£2,500
21 days from Reservation Date	Exchange Contract
Upon Contract Exchanged (15th July 2024)	10% - £2,500 Reservation Fee
6 Months later (15th Jan 2025)	2.5%
6 Months later (15th July 2025)	2.5%
6 months later or completion (whichever date is earlier)	5%
No.15: Completion est. Q4 2025 - Q1 2026	Balance (~10% assuming 70% LTV) + Stamp Duty
No. 22: Completion est. Q3 2026 - Q4 2026	Balance (~10% assuming 70% LTV) + Stamp Duty

Payment Schedule

Reservation Fee (~End June)	£2,500
21 days from Reservation Date	Exchange Contract
Upon Contract Exchanged (19th July 2024)	10% - £2,500 Reservation Fee
6 months later or completion (whichever date is earlier)	2.5%
Completion est. Jan 2025	Balance ~87.5% assuming 70% LTV + Stamp Duty

Studio Estimated Cost of Investment

Timeline	Purchase Price	£385,940
24 June 2024	Reservation (Upon Booking)	£2,500
15 July 2024	Exchange of Contract (10% - £2,500)	£36,094
15 Jan 2025	2.5% Staggered Downpayment	£9,648.50
15 July 2025	2.5% Staggered Downpayment	£9,648.50
15 Jan 2026 or completion (whichever is earlier)	5% Staggered Downpayment	£19,297
Completion	Assume 70% LTV, 10% Balance	£38,594
Completion	Stamp Duty	£26,094
Completion	Financing, Legal, Misc.	£17,000
Completion	Furniture	£3,300
	Total Cost of Investment	£162,176

Studio Estimated Cost of Investment

Timeline	Purchase Price	£385,940	
24 June 2024	Reservation (Upon Booking)	£2,500	
15 July 2024	Exchange of Contract (10% - £2,500)	£36,094	21 Days SGD \$66k
15 Jan 2025	2.5% Staggered Downpayment	£9,648.50	
15 July 2025	2.5% Staggered Downpayment	£9,648.50	
15 Jan 2026 or completion (whichever is earlier)	5% Staggered Downpayment	£19,297	1.5 years Staggered SGD \$66k
Completion	Assume 70% LTV, 10% Balance	£38,594	
Completion	Stamp Duty	£26,094	Q4 2025 / Q1 2026 SGD \$145k
Completion	Financing, Legal, Misc.	£17,000	
Completion	Furniture	£3,300	
	Total Cost of Investment	£162,176	~SGD \$277k

1 Bedroom Estimated Cost of Investment

Timeline	Purchase Price	£450,800
24 June 2024	Reservation (Upon Booking)	£2,500
15 July 2024	Exchange of Contract (10% - £2,500)	£42,580
15 Jan 2025	2.5% Staggered Downpayment	£11,270
15 July 2025	2.5% Staggered Downpayment	£11,270
15 Jan 2026 or completion (whichever is earlier)	5% Staggered Downpayment	£22,540
Completion	Assume 70% LTV, 10% Balance	£45,080
Completion	Stamp Duty	£32,589
Completion	Financing, Legal, Misc.	£19,000
Completion	Furniture	£3,800
	Total Cost of Investment	£190,629

1 Bedroom Estimated Cost of Investment

Timeline	Purchase Price	£450,800	
24 June 2024	Reservation (Upon Booking)	£2,500	
15 July 2024	Exchange of Contract (10% - £2,500)	£42,580	21 Days SGD \$77k
15 Jan 2025	2.5% Staggered Downpayment	£11,270	
15 July 2025	2.5% Staggered Downpayment	£11,270	
15 Jan 2026 or completion (whichever is earlier)	5% Staggered Downpayment	£22,540	1.5 years Staggered SGD \$77k
Completion	Assume 70% LTV, 10% Balance	£45,080	
Completion	Stamp Duty	£32,589	Q4 2025 / Q1 2026 SGD \$171k
Completion	Financing, Legal, Misc.	£19,000	
Completion	Furniture	£3,800	
	Total Cost of Investment	£190,629	~SGD \$325k

What's the **next step?**

- *VIP Exclusive Access, make one-to-one appointment*
- *Studios, 1 & 2 Bedroom Apartments at 8% Discount*



What's the **next step?**

- *VIP Exclusive Access, make one-to-one appointment*
- *Studios, 1 & 2 Bedroom Apartments at 8% Discount*
- *£1,200 legal subsidy deductible upon completion*



What's the **next step?**

- *VIP Exclusive Access, make one-to-one appointment*
- *Studios, 1 & 2 Bedroom Apartments at 8% Discount*
- *£1,200 legal subsidy deductible upon completion*



What should **I bring?**

- **By Appointment Only**
- Documents needed :
Valid Passport & NRIC

Special Invite-Only Event
Property Experience Centre
Suntec City Convention Centre Room 320



Why Queens Cross?



£754,400

Offers Over

Marsh Wall, Canary Wharf, E14 9GX
Apartment 1 1 1

Added on 06/02/2024

Call Contact



Marsh Wall, Canary Wharf, E14

Offers Over

£750,000

Canary Wharf
1 Bedroom
~£700,000

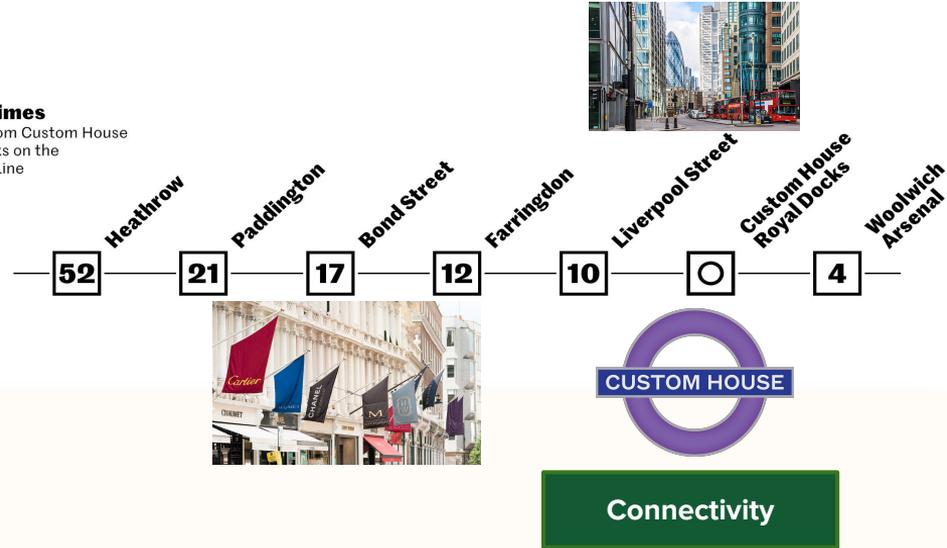
Price Gap
~58%

£314M
Regeneration
Investment

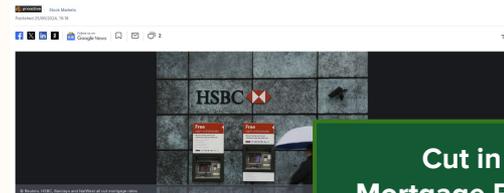


Growth corridor & opportunity area & London's only Enterprise Zone

Itimes
from Custom House
Docks on the
Ch Line



HSBC, Barclays and NatWest all cut mortgage rates



Cut in
Mortgage Rates

Proactive Investors - HSBC Holdings PLC (LON:HSBA) has followed rivals Barclays (LON:BARC) and NatWest (LON:NWT) and started to cut its mortgage rates ahead of what is expected a run of base rate reductions to the end of the year and into 2025. NatWest announced reductions to its rates on Friday with Barclays cutting some rates today and now HSBC has said it will lower its rates from tomorrow, though there are no details yet. Barclays is offering a five-year fix aimed at those with a deposit of at least 40% of 4.23% with a £200 fee. That compares to an average five-year deal interest currently of 5.53%. For those with a 25% deposit, the interest rate is 4.38% with the same £200 fee.