

# Estate Agent Disclosure (EAD)

## Written Advisory on the Purchase of Foreign Properties

**Unit.** / UPPER EAST, 21 Stroudley Walk, London, E3 3EW

1. We, Crestbrick Pte Ltd, are the estate agent responsible for the marketing of the foreign property known as UPPER EAST, 21 Stroudley Walk, London, E3 3EW (the "Property").
2. Thank you for your interest in purchasing the Property through us.
3. Before purchasing the Property, we wish to highlight to you that there are risks involved with the purchase of foreign properties, and the transaction is subject to foreign laws and changes in the policies and rules of the country where the Property is located. As such, you are advised to conduct your own due diligence as well before committing to the purchase of the Property, such as on the vendor, the Property and claims made in relation to the Property. You are also advised to seek your own independent legal advice if in doubt about any aspect relating to the purchase of the Property, including the terms and conditions of the transaction documents (such as the Sale and Purchase Agreement).
4. We also wish to draw your attention to the following material findings that arose in the course of our due diligence checks performed against the vendor/the Property/claims made in relation to the Property (where applicable), which include any non-findings or adverse/potentially adverse findings:

### Material Findings

1. Upper East, Block E is a stand-alone and self-contained building of 25 storey. (i) 159 open market 1 & 2 bedroom apartments; (ii) 30 shared ownership 1 & 2 bedroom apartments owned by Poplar HARCA; and (iii) on the ground floor, a commercial unit which is currently vested in Muse and will be let and/or sold to a commercial occupier
2. The development is "car-free" – it is a requirement of the Section 106 Planning Agreement that the apartment leases contain. Therefore, all Residents will not have a right to park a car at the Estate. But there is a Car Club for the Residents be a member and have use of a car available for the first 3 years from completion. You are eligible to apply for membership of this.
3. All units will be connected to mains electricity, water and drainage. No gas will be supplied to residential units. Heating – All apartments are connected to the air-source heat pump generating station (Energy Centre) installed on the roof of the building.
4. The project is covered with Premier Guarantee for New Homes 10-year Warranty.

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KEO, Crestbrick Pte Ltd

### ACKNOWLEDGEMENT BY PURCHASER(S)

I/We hereby acknowledge receipt of the above-written advisory in relation to the purchase of the Property.

**Signed By:**

**Witnessed by Salesperson (Rep Developer):**

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Purchaser/s  
NRIC/ FIN/ Passport Number  
Date:

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Name:  
CEA No.:  
Date:

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## **Annex A, Payment Schedule, Project Construction Schedule and Appointed Buyer's Solicitor**

As advised by the developer, the tentative payment schedule and construction schedule is as provided as below.

### **Payment Schedule**

<b>Reservation Deposit</b> Upon signing the Property Reservation form	Reservation Fee £2,000 to Developer																		
<b>Exchange of Contract &amp; Exchange</b>	<ul style="list-style-type: none"> <li>● 10% of Purchase Price less £2,000 reservation fee + Legal Fees* (approx. £2,800) to Buyer's Solicitor</li> <li>● 28 days from contract to exchange</li> </ul> <p>*Estimated Legal Fee cost is only for the exchange of contract</p>																		
<b>Completion</b>	<p>Balance of 90% of Purchase Price less + Stamp Duty*+ Legal Fee to Buyer's Solicitor for Completion</p> <p><b>Rates from 1 April 2025 (Based on Completion of the project)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Property or lease premium or transfer value</th> <th style="width: 20%;">Basic SDLT Rate</th> <th style="width: 40%;">Buy-to-let/Second home (5%) + Non-Residence Stamp Duty (2%)</th> </tr> </thead> <tbody> <tr> <td>Up to £125,000</td> <td style="text-align: center;">0%</td> <td style="text-align: center;">7%</td> </tr> <tr> <td>£125,001 to £250,000</td> <td style="text-align: center;">2%</td> <td style="text-align: center;">9%</td> </tr> <tr> <td>£250,001 to £925,000</td> <td style="text-align: center;">5%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td>£925,001 to £1.5 million</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">17%</td> </tr> <tr> <td>Above £1.5 million</td> <td style="text-align: center;">12%</td> <td style="text-align: center;">19%</td> </tr> </tbody> </table>	Property or lease premium or transfer value	Basic SDLT Rate	Buy-to-let/Second home (5%) + Non-Residence Stamp Duty (2%)	Up to £125,000	0%	7%	£125,001 to £250,000	2%	9%	£250,001 to £925,000	5%	12%	£925,001 to £1.5 million	10%	17%	Above £1.5 million	12%	19%
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*Please refer to the Developer's Reservation Form for further terms and Conditions.*

### **Appointed Buyer's Solicitor**

Attn: Hani Zuhuri, Riseam Sharples Solicitors  
 2 Tower Street, London WC2H 9NP, DX 140580 Covent Garden 4  
 Tel: +6 (0)12 882 8911 (Malaysia) / Email: hani@rs-law.co.uk

### **Property Details**

1. **Construction Schedule:** Legal completion is currently estimated to be Quarter 4 2025 (Nov)
2. **Building & Other Regulatory Approval:**  
 Planning Permission: PA/20/01696 (22/2/21) Amended by NMA PA/23/01145 (13/07/23)

#### **Details on Property:**

- |  |  |
|--|--|
| a. Developer                                   | : MUSE PLACES LIMITED  |
| b. Property Tenure                             | : 250 years less 3 days from 10 March 2023, expiring 8th March 2273  |
| c. Title Deed                                  | : Developer Title number AGL593387 (Freehold title number EGL518242) |
| d. Property Address                            | : 21 Stroudley Walk, London, E3 3EW                                  |
| e. Building Type                               | : Residential  |
| f. Ground Rent                                 | : Peppercorn   |
| g. Warranty                                    | : Premier Guarantee for New Homes 10-year Warranty                   |
| h. Estimated Service Charge                    | : Est. £4.25* per sqft reviewed annually                             |
| i. Local Authority                             | : London Borough of Tower Hamlets.                                   |
| j. Features, Furniture, Amenities & Transport: | : As explained & referenced in the developer marketing materials.    |

I/We hereby acknowledge receipt of the above-written advisory and Annex A in relation to the purchase of the Property.

**Signed By:**

**Witnessed by Salesperson:**  
**(Representing Developer)**

\_\_\_\_\_  
Purchaser/s

Date:

\_\_\_\_\_  
Name:

CEA No.:

NOTE: If there are multiple customers, and they have different selection, option or declaration, separate sheets should be used.

# Estate Agent Disclosure (EAD)

## **Important Notes and Customer's Particulars Form**

### **A. INSTRUCTION**

1. This document must be completed and signed by the customer.
2. If there are multiple customers, and they have different selection, option or declaration for paragraphs (C)(3) and (D)(2), separate sheets should be used.

### **B. ELIGIBILITY**

1. It is understood that the purchase of the property is also subjected to the laws, policies and rules of the country the property is located in.
2. The contract will be issued to the person(s) named only. Assignment, addition, deletion or substitution of names may be allowed once the contract is issued, subject to assignment clause in the contract.
3. Please note that the contract is not subject to approval of mortgage loan.

### **C. PERSONAL DATA**

1. I/We hereby confirm that we agree and consent to The Estate Agency, its officers, employees, and associates to collect my/our personal data for this transaction.
2. I/We also consent to the disclosure of my/our personal data to the other transacting party, related corporations, associates, independent contractors, statutory or governmental bodies, and other third parties that The Estate Agency is associated with, in connection with the purposes required for this transaction.
3. The Estate Agency may collect, use and disclose your personal data, which you have provided in this form in accordance with the Personal Data Protection Act 2012 and our data protection policy (available at our website [crestbrick.com/privacy-policy/](http://crestbrick.com/privacy-policy/)). It is further declared that I/We :

a	consent to receiving communication & information from The Estate Agency which relate to property investment opportunities and news, and properties which are available in the market for sale or lease	<b>Yes / No</b>
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### **D. ANTI MONEY LAUNDERING AND COUNTERING TERRORISM FINANCING**

1. I/We understand that The Estate Agency may require declaration, information, or documents from me as part of their compliance with prevailing anti-money laundering and countering terrorism financing laws.
2. It is further declared that I/we:

a	am/are either an entity (such as a company or an association) or a legal arrangement (a trust)?	<b>Yes / No</b>
b	am/are a politically exposed person ("PEP") i.e. holding a position with prominent public function (includes Head of State or government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations or senior officials of political parties, members of the legislature and senior management of international organizations)	<b>Yes / No</b>
c	am/are a family member of a PEP i.e. a parent/step-parent/child/step-child/adopted child/spouse/sibling/step- sibling/adopted sibling	<b>Yes / No</b>
d	am/are a close associate of the PEP i.e. closely connected to the PEP, either socially or professionally	<b>Yes / No</b>

Please provide more details if you have declared **"Yes" for 2(A), (b), (c) and (d):**

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# Estate Agent Disclosure (EAD)

## Annex D1: Customer's Particulars Form for Sales and Purchases Transactions (Continued)

### Important Notes:

Pursuant to the Estate Agents (Prevention of Money Laundering and Financing of Terrorism) Regulations 2021, estate agents (EAs) and real estate salespersons (RESs) are required to obtain their client's particulars for every property transaction as part of measures to prevent money laundering and financing of terrorism.

Customer's Particulars	(For Individual)
Name	
NRIC / Passport No. / Other ID	
Date of Birth	
Nationality	
Occupation	
Name of Beneficiary Owner (If individual is not the true owner)	

Customer's Particulars	(For Individual)
Name	
NRIC / Passport No. / Other ID	
Date of Birth	
Nationality	
Occupation	
Name of Beneficiary Owner (If individual is not the true owner)	

I/We hereby acknowledge receipt of the above important notes in relation to the purchase of the Property and declare all the detailed provided above are true to the best of my knowledge.

Address of Property in the Transaction: \_\_\_\_\_

**Signed By:**

**Witnessed by Salesperson:  
(Representing Developer)**

\_\_\_\_\_  
Purchaser/s

Date:

\_\_\_\_\_  
Name:

CEA No.:

*Note : The salesperson is required to keep this document for at least 5 years (in hard or soft copy format) and must produce the same for inspection if requested by the company. The document must also be submitted to the company for safekeeping.*

# Estate Agent Disclosure (EAD)

## Checklist Pursuant to Practice Guidelines on Marketing of Foreign Properties

Signed by all purchaser(s)

1	I/We have been informed that The Estate Agency represents the developer.	
2	I/We did not rely on any representation, warranty, or assurance, of any nature by The Estate Agency and/or salesperson whatsoever (whether orally or in writing) in the making of any decision or the taking of any action, except for presentations based on information and specifications provided in the official marketing brochure and factsheets for this development. The Estate Agency and/or salesperson shall not in any event be liable for any damage, claim or loss, whether in contract or in tort.	
3	I/We have been provided with information on the building, regulatory approvals obtained by the developer/seller in the country the property is located, and (ii) I/We have been provided with where available property details including the tenure, area, address, title deed, features, amenities, transportation, building type, built-in area, furnishing, etc	
4	I/We understand that (i) all forms of investments carry risks, (ii) the transaction is subject to foreign laws, policies and rules in the country where the property is located which may change from time to time, (iii) that in the event there is a dispute, we would need to seek remedy from foreign courts as this project is subject to foreign laws, (iv) The Estate Agency has explained to me/us that some countries may impose restrictions on the types of properties, minimum property price or location of the property which foreigners can buy. Some countries may impose restriction on reselling in the secondary market. (e.g. sell only to the locals (citizens and PRs), and (iv) The Estate Agency has explained to me the rules and restrictions on Foreign Ownership in the country that I am purchasing a property in.	
5	Any disputes arising out of or relating to the sale and purchase agreement shall first be through negotiations between senior executives of the Vendor/Developer and the Purchaser(s) and the Parties will use their reasonable best efforts to resolve the dispute through good faith negotiations. The parties agree that the courts of the United Kingdom shall have exclusive jurisdiction to settle any dispute or claim arising from this transaction. The Sales & Purchase of this property is governed by and construed in accordance with English Law.	
6	The Estate Agency has explained (i) and payment schedule, project construction schedule and appointed buyer's solicitor details (the "Annex A"), and (ii) the information shall be as set out In the Sales & Purchase Agreement or equivalent document.	
7	The Estate Agency has explained (i) the payment and financing arrangements for the purchase, (ii) where payments made by me/us will go to and for what purpose, (iii) the possible impact of foreign currency exchange requirements and fluctuation on my/our financial commitment, (iv) the operation of forfeiture clauses in the Documents, and (v) has referred me/us to financial advisers if I/we require financing and financing is available to consider, and (vi) the sale is not subject to finance.	
8	The Estate Agency has explained to me/us the various categories of taxes such as stamp duties, capital gain tax, withholding tax, estate duty (if applicable) that may be imposed on the transaction, and The Estate Agency has also explained any other payments, fees and costs including the frequency, timeframe and amount involved in buying the foreign property such as fees and levies, maintenance fees, property management fees, utilities bills, insurance required from me/us during acquisition and disposal process and to list out all mandatory and optional payments.	

## Estate Agent Disclosure (EAD)

### Checklist Pursuant to Practice Guidelines on Marketing of Foreign Properties (Continued)

Signed by all purchaser(s)

9	I/We have been advised to conduct my/our own due diligence and checks prior to the purchase, (ii) I/We have been informed that a Buyer Solicitor practicing in England & Wales has been arranged by the developer for me/us to attend to queries, explain the agreements and provide legal advice though I have the right to appoint any Buyer Solicitor practicing in England & Wales, and (iii) I/We understand that a local lawyer is unable to advise on the purchase of foreign property.	
10	If the Documents are not in English, I/we have been advised to seek (i) interpretation of the Documents before signing, and (ii) to seek independent legal advice as to which version will be used for the purposes of dispute resolution.	

**Signed By:**

**Witnessed by Salesperson:  
(Representing Developer)**

\_\_\_\_\_  
Purchaser/s

Date:

\_\_\_\_\_  
Name:

CEA No.: