



SALES POLICY OF INVESTOR

CT1 BUILDING –THE MINATO RESIDENCE PROJECT

No: CT1.08/2024

I. Applicable period:

From **15 Jul 2024 to 15 Aug 2024.**

II. Applicable object:

Customers sign **Application for reservation (Application)** at CT1 building – The Minato Residence Project during applicable period of this policy.

III. Applicable policy:

1. Summary:

Customers choose one out of these options below:

Option 1	Option 2	Option 3
Premium Interior Package Rental Support & Direct Discount 10%	Direct Discount: From 10 – 13% depending on unit types	Housing Loan interest support in 12 months & Direct Discount 5%
General Policies		
Free 2 years of Management Fee		

2. Details:

❖ Details of Option 1 (only applied to B type and excluded B-1, B-8 and B-8G type)

- **Sales Price for Option 1 (including interior cost):** details as attached list.

➤ **Premium Interior Package**

Method: Minato offers Premium Interior Package with standard as attached list.

➤ **Rental Support**

- **Procedures:**

1. Minato introduces to customers Leasing Company (Mai Anh Co., Ltd.) who will rent the condominium of customers. Customer signs Lease Contract with Leasing Company at the same time as signing Condominium Sale & Purchase Contract (CSPC).
2. Customer completes payment of 95% of the Total Net sales price and VAT as prescribed in CSPC and receives condominium handover (on **Handover Date**), which was completed with Premium Interior Package by Minato. On the same day, Customer hands over condominium

MINATO VIETNAM CO., LTD.

Showroom The Minato Residence, Street No. 3, Waterfront City Project, Vinh Niem Ward, Le Chan District, Haiphong City
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to the Leasing Company (Mai Anh Co., Ltd.) introduced by Minato and the Leasing Company starts to lease out the condominium.

- **Rental Period: 1 year** from the Handover date.
- **Rental support rate: 6%/year** of the Sales Price after direct discount (Excluded VAT and Maintenance fee)

This rental support amount included all taxes and other expenses, customers shall self-pay taxes and other expenses if any according to the Law.

- **Payment method:** the rental support amount shall be confirmed between customers and Leasing Company 2 times per year (expected on 30 Jun and 31 Dec each year – **Confirming Date**) and shall be paid to customers within 30 days from the Confirming Date.

➤ **Direct Discount 10%**

Method: Directly deduct from the Sales Price (excluded Maintenance fee) when signing CSPC.

❖ **Details of Option 2**

- **Sales Price for Option 2 (normal price):** details as attached list.

➤ **Direct Discount**

Method: Directly deduct from the Total of Net sales price and VAT when signing CSPC.

Discount rate as below:

Unit Type	Discount Rate
B & C Type (excluded B-1, B-8 and B-8G)	10%
A Type and B-1, B-8, B-8G type	13%

❖ **Details of Option 3**

- **Sales Price for Option 3 (normal price):** details as attached list.

➤ **Direct Discount 5%**

Method: Directly deduct from the Total of Net sales price and VAT when signing CSPC

➤ **Bank Loan Interest Support**

Customers who choose this option can receive the interest support at

Vietinbank	MB Bank	Public Bank
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Vietinbank	
1. Maximum loan value	Up to 70% of the total Net Sales Price and VAT
2. Loan balance supported by Minato	Maximum loan amount: 70% of the total Net Sales Price and VAT
3. Time to start loan support	When the customer has signed CSPC and completed payment of 20% of the total Net Sales Price and VAT
4. Interest rate support period	Maximum 12 months from the date of the first loan disbursement
5. Principal grace period	Maximum 24 months from the date of the first loan disbursement (this might be changed according to the bank's regulations)
6. Bank loan period	Maximum 240 months (this might be changed according to the bank's regulations)
Note: - Minato only supports the maximum bank interest rate of 12% - Customers have to pay the interest for the difference (if any). - Minato only supports loan interest for the amount directly disbursed to Minato's account - The period of interest rate support for bank loans shall not exceed 30th Sep 2025.	

MB Bank	
1. Maximum loan value	Up to 70% of the total Net Sales Price and VAT
2. Loan balance supported by Minato	Maximum loan amount: 70% of the total Net Sales Price and VAT
3. Time to start loan support	When the customer has signed CSPC and completed payment of 20% of the total Net Sales Price and VAT
4. Interest rate support period	Maximum 12 months from the date of the first loan disbursement
5. Principal grace period	Maximum 12 months from the date of the first loan disbursement (this might be changed according to the bank's regulations)
6. Bank loan period	Maximum 240 months (this might be changed according to the bank's regulations)

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Note:

- Minato only supports the maximum bank interest rate of **12%** - Customers have to pay the interest for the difference (if any).
- Minato only supports loan interest for the amount directly disbursed to Minato's account
- The period of interest rate support for bank loans shall not exceed **30th Sep 2025**.

Public Bank	
1. Maximum loan value	Up to 80% of the total Net Sales Price and VAT
2. Loan balance supported by Minato	Maximum loan amount: 70% of the total Net Sales Price and VAT
3. Time to start loan support	When the customer has signed CSPP and completed payment of 20% of the total Net Sales Price and VAT
4. Interest rate support period	Maximum 12 months from the date of the first loan disbursement
5. Principal grace period	Maximum 24 months from the date of first disbursement (this might be changed according to the bank's regulations)
6. Bank loan period	Maximum 360 months (this might be changed according to the bank's regulations)

Note:

- Minato only supports the maximum bank interest rate of **12%** - Customers have to pay the interest for the difference (if any).
- Minato only supports loan interest for the amount directly disbursed to Minato's account
- The period of interest rate support for bank loans shall not exceed **30th Sep 2025**.

❖ **Details of General Policies**➤ **General Policy 1: Free of Management fee in 02 years**

The policy applies with the current management fee of 19,000 VND/m2/month (VAT included) according to the usable area of the condominium.

Note: In case Customers do not complete payments as schedule Minato has notified, Customers shall not be entitled to this General Policy 1.

➤ **General Policy 2: Trade discount policy applies to customers purchasing 02 or more units in the same day (Customer's name is on the CSPP of those units) or customers who purchased CT1 or CT2 condominiums before.**

(Discount rates are applied according to the table below.)

When the customer has purchased condominiums at CT1 or CT2 - The Minato Residence before (**Name of Customer or Customer's relatives named in Household registration book is on the CSPC of those units**), the number of purchased CT1 or CT2 units will be combined with the number of CT1 units that the customer purchase during the applicable period of this policy (**Name of Customer or Customer's relatives named in Household registration book is on the CSPC of those units**) and those CT1 units are entitled to the corresponding total quantity discount rate.

(Example: Customer has purchased 02 of CT2 units and registered to purchase 01 CT1 unit, the total quantity is 03 units. Therefore, the 01 CT1 unit mentioned above will be entitled to the Discount Rate No.2 as in the table below).

Discount Rate No.	Number of CT1 units registered on the same day or The total quantity including purchased CT2 units	A type (deduction amount / 1 unit) (VND)	C type or B type (deduction amount / 1 unit) (VND)
1	02 units	25,000,000	20,000,000
2	03 units	45,000,000	35,000,000
3	04 units	70,000,000	50,000,000
4	05 units or more	90,000,000	70,000,000

Note: In case customers register to buy 02 or more condominiums that are not of the same type, the deduction amount of each unit shall be determined by its type.



3. Payment Schedule

PAYMENT SCHEDULE	PAYMENT RATE
Sign Application for Reservation (“Application”)	100,000,000 VND (Reservation Amount)
1st Payment: Sign CSPC Within 10 days from signing Application	20% of the total Net Sales Price and VAT (Included VND 100,000,000 Reservation Amount)
2nd Payment: Within 30 days from signing CSPC	15% of the total Net Sales Price and VAT
3rd Payment: Within 60 days from signing CSPC	15% of the total Net Sales Price and VAT
4th Payment: Handover Date Within 90 days from signing CSPC – as notified by Minato	45% of the total Net Sales Price and VAT and Maintenance Fee (2% of Net Sales Price)
5th Payment: When issuing Pink book	5% of the total Net Sales Price and VAT
Note: This payment schedule might be changed by Minato depending on the actual situation. Minato will adjust the payment term upon approval from the Customer.	

General Remarks:

- In case of transferring, the transferee will inherit and perform the same obligations as the transferor
- Minato may adjust this sales policy in accordance with the law (if any) and notify directly to the Customer or through the Sales Agencies.
- Customers are responsible for paying the prescribed taxes (if any) for the above policies.
- Customers who have received the policies of this Sales Policy No. **CT1.08/2024** will not simultaneously be entitled to any other sales policies that Minato has issued before.