OFF-PLAN PURCHASE

Off-Plan Purchase Payment Schedule & Mortgage Disclosure

This document outlines the staged payment structure for off-plan purchases and the optional mortgage financing available through **Fidelity Bank Ghana Limited**, subject to the Bank's standard terms and approval.

1. Reservation Fee

USD 5,000 payable upon reservation
Confirms selected unit and removes it from the open market
Credited toward the initial 20% deposit due at foundation completion
Non-interest bearing

2. Construction-Linked Payment Milestones

Stage	Milestone	Payment Due
Stage 1	Initial Deposit Foundation Completion	20% (less USD 5,000)
Stage 2	Block Work Completion	20%
Stage 3	Roof-On Completion	20%
Stage 4	Finishing Completion	20%
Stage 5	Practical Completion & Key Handover	Final 20%

3. Mortgage Financing Option – Fidelity Bank Ghana

Purchasers may elect to finance the outstanding balance through a mortgage facility with **Fidelity Bank Ghana Limited**, subject to the Bank's prevailing lending policies.

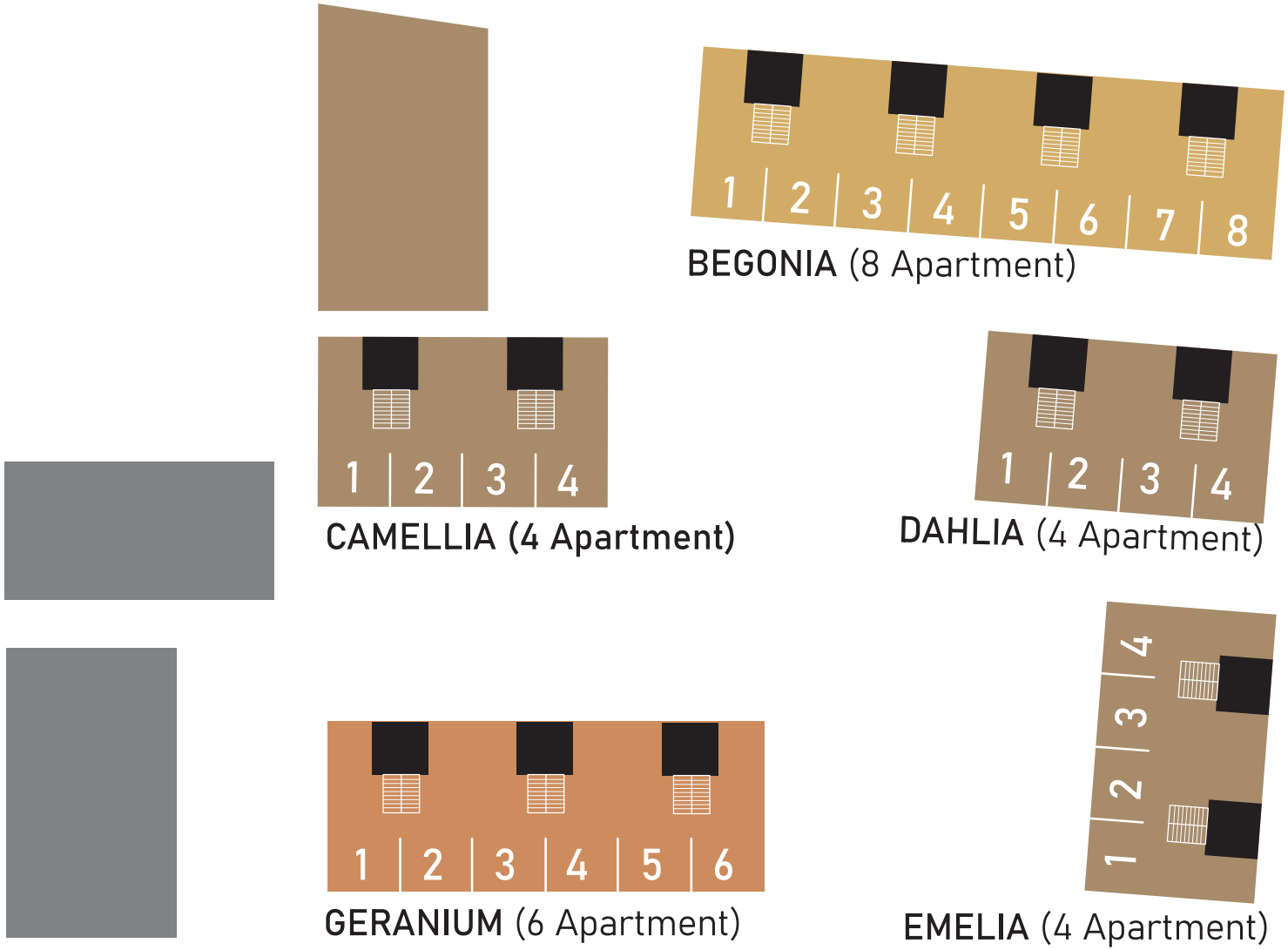
Tenure: Ghanaian Nationals – up to 20 years | Expatriates – up to 15 years
Indicative Interest Rate: 11% APR
Mortgage may be applied toward final stage payments or the balance due at key handover
Approval subject to credit assessment, valuation, affordability analysis, and Bank regulations

4. Fidelity Bank Mortgage Disclosure (Summary)

Interest rates are variable and may change in line with market conditions
Final mortgage terms are determined solely by Fidelity Bank Ghana Limited
Legal, valuation, processing, insurance, and related fees are borne by the purchaser
Early repayment, restructuring, or refinancing may attract fees per the Bank's tariff guide

Developer: ARC Initiatives / Surfcrest GH Limited
Mortgage Provider: Fidelity Bank Ghana Limited

BEGONIA
CAMELLIA
DAHLIA
GERANIUM
EMELIA



The following apartments are available for this off plan opportunity

- Camellia #2
- Dahlia #3
- Emelia #3 & #4
- Begonia #2, #4 & #5