

AGREEMENT OF SALE
A- Particulars of Sale and Purchase

Sales Order No. 3119
Customer Account: 88888888
Customer No.:

Vendor Copy

Vendor	Emaar Development P.J.S.C		
Purchaser			
Purchaser's Address and Contact Details			
Project	Address Opera		
Property	DD Address Opera T2-11-1103		
Purchase Price	AED 3,043,888.00 /- /-, payable in accordance with the Schedule of Payments set out below		
VAT %	0	Purchase Price Incl. of VAT	AED 3,043,888
Property Total Area	1260.00 sq.ft	Parking	1
Plot Number	Not Applicable	Plot Area	Not Applicable sq.ft
Property Type	Service Apartment	Property Status	Under Construction
Property Use	Single Family Residential Use		
Estimated Completion Date	31-MAR-2021	Property Condition on Handover:	Furnished
Handover Date	Upon the completion of the construction of the Property (if not a ready property) and receipt by the Vendor of Twenty-Five percent (25%) of the Purchase Price and subject to the other terms and conditions of this Agreement		
Dubai Land Department Pre-Registration Fees (Interim Register)	Fully payable by the purchaser		

Schedule of Payments

Instalment	Instalment Date	Milestone	Payment (%)	Amount (AED)	VAT Amount (AED)	Amount Incl. of VAT (AED)
1	06-JUL-2023	1st Instalment	30	913,166	0	913,166
2	07-NOV-2023	4 months after completion	5	152,194	0	152,194
3	07-MAR-2024	8 months after completion	5	152,194	0	152,194
4	07-JUL-2024	12 months after completion	10	304,389	0	304,389
5	07-MAR-2025	20 months after completion	5	152,194	0	152,194
6	07-JUL-2025	24 months after completion	5	152,194	0	152,194
7	07-NOV-2025	28 months after completion	5	152,194	0	152,194
8	07-MAR-2026	32 months after completion	5	152,194	0	152,194
9	07-JUL-2026	36 months after completion	5	152,194	0	152,194
10	07-NOV-2026	40 months after completion	5	152,194	0	152,194
11	07-MAR-2027	44 months after completion	5	152,194	0	152,194
12	07-JUL-2027	48 months after completion	5	152,194	0	152,194
13	07-NOV-2027	52 months after completion	5	152,194	0	152,194
14	07-JUL-2028	60 months after completion	5	152,199	0	152,199
Purchase Price Incl. of VAT (AED): AED						3,043,888.00 /-

Agreement to Sell and Purchase

The Vendor agrees to sell the Property to the Purchaser and the Purchaser agrees to purchase the Property from the Vendor for the Purchase Price as set out above. This Agreement of Sale of the Property shall comprise and be subject to the Particulars of Sale and Purchase, the Terms and Conditions of Sale annexed hereto and the appended Schedule A (Property Specifications and Plans) and Schedule B (Undertaking by the Tenant), which all form an integral part of this Agreement.

Signed for and on behalf of the Vendor by its authorised signatories:

Date: 31 July 2023



Signed by the Purchaser:

Witness

Unit Number	Purchase Date	
BD Address Opera T2-11-1103	06-Jul-2023	
Type	Purchase Price	
Apartment	3,043,888.00	
Customer Account Number	Installment Paid	
	1,521,943.00 50.00%	

Dues Summary

30-Dec-2025

INSTALLMENT	Admin Charges / Land Registration	Late Payment Charges	Total Payment Due
456,582.00	1,500.00	26,735.63	484,817.63

Installments

Description	Due Date	Amount	Payment Date	Amount Paid	Amount Due
1st Installment	6-Jul-2023	913,166.00	06-Jul-2023	913,166.00	0.00
4 months after completion	7-Nov-2023	152,194.00	07-Nov-2023	152,194.00	0.00
8 months after completion	7-Mar-2024	152,194.00	07-Mar-2024	152,194.00	0.00
12 months after completion	7-Jul-2024	304,389.00	07-Jul-2024	304,389.00	0.00
20 months after completion	7-Mar-2025	152,194.00			152,194.00
24 months after completion	7-Jul-2025	152,194.00			152,194.00
28 months after completion	7-Nov-2025	152,194.00			152,194.00
32 months after completion	7-Mar-2026	152,194.00			0.00
36 months after completion	7-Jul-2026	152,194.00			0.00
40 months after completion	7-Nov-2026	152,194.00			0.00
44 months after completion	7-Mar-2027	152,194.00			0.00
48 months after completion	7-Jul-2027	152,194.00			0.00

52 months after completion	7-Nov-2027	152,194.00		0.00
60 months after completion	7-Jul-2028	152,199.00		0.00
Pre-Payment		0.00	07-Mar-2026	152,194.00 0.00
Pre-Payment		0.00	07-Jul-2026	152,194.00 0.00
Pre-Payment		0.00	07-Nov-2026	152,194.00 0.00
Pre-Payment		0.00	07-Mar-2027	152,194.00 0.00
Pre-Payment		0.00	07-Jul-2027	152,194.00 0.00
Pre-Payment		0.00	07-Nov-2027	152,194.00 0.00
Pre-Payment		0.00	07-Jul-2028	152,199.00 0.00
Total		3,043,888.00	2,587,306.00	456,582.00

Note: Please pay your invoice amounts on or before the due date to avoid any late payment fees

Late Payment Charges

Description	Amount	Amount Paid	Delay (Days)	Amount (Late Payment Charges)
20 months after completion	152,194.00		298	15,118.16
24 months after completion	152,194.00		176	8,928.71
28 months after completion	152,194.00		53	2,688.76
Total Late Repayment Charges Payable				26,735.63

Note: The Late Payment Fees in the above statement are calculated as of the date of this statement and it will accumulate till the date of settlement.

Other Charges

Description	Amount	Due Date	Amount Paid	Payment Date	Amount Due
Charges for Bounce Cheque Charges	500.00	15-Jul-2025			500.00
Cheque Bounce Fee	500.00	18-Nov-2025			500.00
Charges for Bounce Cheque Charges	500.00	10-Mar-2025			500.00
Total	1,500.00		0.00		1,500.00

- This is a computer-generated document and does not require a signature.
- Payments made after this statement date will be reflected in the next statement

Modes of payment accepted at Emaar Customer Happiness Centre

- **Cash:** Cash payment (towards other charges) of maximum of AED 40,000 will be accepted per person, per unit as per the UAE Central Bank regulations. Payment towards property installments will be accepted only by cheques, wire transfer or credit card and not by cash.
- **Local Cheques:** Clearing takes 3-5 working days.
- **Local Bank drafts:** Credit will be provided in one working day.

To avoid queuing at Customer Centre, customers can opt alternate modes of payment, as mentioned below:

Online Payments

Customers of following banks can make on- line payments to Emaar towards installments and their related charges.

- Mashreq Bank (www.mashreqbank.com)
- Emirates NBD (www.emiratesnbd.com)
- RAK Bank (www.rakbank.ae)
- Dubai Islamic Bank (www.dib.ae)

Wire Transfer

- Please contact emaarcollections@emaar.ae to obtain the escrow account details of your project.
- Please remit payments directly to your project's assigned escrow account, specifying your unit details.
- We retain the right to return money back to source in the absence of required information.
- In case the money is returned back due to above reason and it leads to termination of sale agreement and cancellation of property, Emaar will not be held liable for any consequences resulting from or related to such termination / cancellation.

Note:

- a. For easy identification of funds, please mention your property details & unit No. in "Remittance details / information" (Swift Field 70) of your fund transfer application. Kindly note that this is a mandatory field that must be filled in.
- b. Kindly fax your transfer details with bank debit advise to fax no +971-4-3673706 or email to emaarcollections@emaar.ae
- c. The above escrow account is meant for bank transfers only and any cash payment made directly by you (Customer) or your representative to the above bank account will be subject to UAE anti-money laundering laws and regulations.
- d. The above escrow accounts are meant only for payment towards installments.
- e. Purchase Price is Inclusive of VAT for Commercial Properties.