

TERMS & CONDITIONS

1. All payments are to be made according to category/size of the villas, as per schedule of payments through Bank Draft/Pay Order in favor of 'DHAI-Defence Villas', A/C No. 0106011650030-1.
2. Villa once allotted or transferred cannot be surrendered being NON-REFUNDABLE.
3. Every applicant will abide by these Terms and Conditions in addition to any other procedural bye-law, rules and regulations governing allotment, possession, ownership, construction and transfer of villas allotted to the allottee at DHA Islamabad.
4. For corner, facing park and main boulevard villas, 10% extra cost each will be charged from the applicant and all allotment will be subject to availability.
5. Members will be required to pay DHA Islamabad membership charges (Rs. 27,500), if not already DHA Islamabad member or holding more than 3 properties.
6. 6 months KIBOR plus 5% surcharge will be levied in case of late payment of installments.
7. One Application form may be used for one Villa only.
8. The Management Committee of DHA Islamabad reserves the right to allot or sell a villa surrendered by an allottee (or cancelled from the name of the allottee due to non-payment of dues) to any other applicant or person and the ex-allottee shall have no right to such a villa.
9. Villas allotted to an applicant shall not be used for any purpose other than applied or meant for.
10. If an allottee fails to pay two consecutive payments, within the prescribed period, the allotment shall be liable to cancellation after notification.
11. All registration/mutation charges shall be borne by the allottee, along with any government tax in vogue.
12. No further/extra construction can be done without approval of Design Department. Extra cost will be charged for any changes in the design.
13. Development charges shall be payable as determined by the management of DHA Islamabad from time to time. Development charges include cost for roads, sewerage, water supply and overhead water tanks. The allottee will have to pay defined escalation charges in case of unexpected increase in the cost of raw materials utilized for urban development.
14. In case of any dispute between the allottee and the DHA Islamabad, the dispute will be referred to the arbitration of Management Committee of DHA Islamabad, whose decision shall be final and binding to the parties of dispute.
15. The price is based on the assumed standard size of the villa: allottee may have to pay more or less according to the allocated size of the said villa. This payment/adjustment will be made during the last installment or earlier, whichever is applicable to the size of the villa.
16. The applicant must make timely payments in respect of other possession/miscellaneous charges which include: such as, electricity connection fee/charges, gas connection fee/charges, building approval fee/charges, mosque fund (for Muslims only), telephone connection charges, social fund and other charges, if any.
17. DHA Islamabad Sales & Support Center London and IG Finance & Property Services are official booking agent in UK, First Choice Real Estate in UAE and Mr.Malik Waqar in France for Defence Villas. All offices will receive the down payment for booking and installments in form of demand draft in favour of 'DHAI-Defence Villas'.
18. In case of default/cancellation, 20% will be deducted as service charges from the total paid amount except Membership Fee and remaining will be refunded.
19. Applicants/Members would be requested to pay cost of extra land if applicable.

DECLARATION

I have read and understood the above terms and conditions and I hereby agree to abide by these as well as any future DHA Islamabad Rules and Regulations.

Signature of the Applicant: _____

Date: _____

PAYMENT PLAN

Quarterly Installments (18 Months)	PKR
Processing Fee	15,000
Down Payment	2,500,000
No. of Installments	6
1st Installments (after 3 months)	1,500,000
2nd Installments (after 6 months)	1,500,000
3rd Installments (after 9 months)	1,500,000
4th Installments (after 12 months)	1,500,000
5th Installments (after 15 months)	1,500,000
6th Installments (after 18 months)	1,500,000
TOTAL PRICE	11,500,000 Pkr

* 5% discount on lumpsum

* Extra Land charges per Sq Yd13,000/ Pkr

* Lumpsum payment for Finished Villas w/o Discount

Additional Premiums	
Corner	10% extra
Main Boulevard	10% extra
Facing Park	10% extra
Corner Boulevard	20% extra

For Further Information Contact:

UAN: 051 111-555-400

Customer Information &
Support (Ext: 301 to 304)

24/7 TOLL FREE CALL CENTRE

08000-DHAI (3424)