



FINANCING SCHEME

SCHEME	TERM	DISCOUNT	OC payable within
		within RS month / 30 Days	
CASH	SPOT CASH	9% of the SP	with Balance
	SPOT 10%, 90% SPOT CASH in 60 days	7% of the SP	
DEFERRED	SPOT 10%, 90% in 23 mos	10% of the 10% SFDP	23 mos
	100% in 24 months	no discount	24 mos
INHOUSE <u>Balance Payable:</u> 5 yrs @ 14% 10 yrs @ 16%	SPOT 10%, 5% in 8 mos, 85% Balance	10% of the 10% SFDP	5 or 10 yrs
	SPOT 10%, 7% in 11 mos, 83% Balance		
	SPOT 10%, 10% in 15 mos, 80% Balance		
	SPOT 10%, 90% Balance		
	5% DP in 9 mos, 95% Balance	no discount	
	7% DP in 12 mos, 93% Balance		
	10% DP in 12 mos, 90% Balance		
	10% DP in 16 mos, 90% Balance		
BANK FINANCING (BPI still follows 20/80 scheme)	SPOT 10%, 5% in 8 mos, 85% Balance	10% of the 10% SFDP	SPREAD during DP period and Loanable amount
	SPOT 10%, 7% in 11 mos, 83% Balance		
	SPOT 10%, 10% in 15 mos, 80% Balance		
	SPOT 10%, 90% Balance		
	5% DP in 9 mos, 95% Balance	no discount	
	7% DP in 12 mos, 93% Balance		
	10% DP in 12 mos, 90% Balance		
	10% DP in 16 mos, 90% Balance		

Note: DP for 16 mos only until December, until further notice