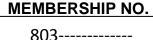
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TERMS & CONDITIONS



ELIGIBILITY CRITERIA FOR FG OFFICERS/OFFICIALS

- All Civilian Federal Government Employees of BPS 1 to 16 are eligible.
- Only those Federal Government Employees are eligible for allotment in I-12 project who have renewed their membership with PHA Foundation. h
- c.
- Regular BPS shall be considered as on the cutoff date / date of balloting for the allotment of apartment. The eligible F.G Employee will be offered apartments through balloting. This offer will also stand valid to the legal heirs of the successful applicant in case of his/her death. An employee will be entitled to only one apartment from PHA Foundation. d.

e.

- INELIGIBILITY CRITERIA FOR OFFICERS/OFFICIALS
- The pay scale of selection grade, acting charge, adhoc, contract appointment is ineligible. The employee who has been dismissed from the Government service on disciplinary grounds are ineligible. a. b.
- Resignation or retirement of employee without terminal benefits makes them ineligible for allotment. C.
- d. Federal Government Employee who have been allotted any apartment under as Federal Government Employee by PHA Foundation anywhere in Pakistan, whether retained or disposed off, shall be ineligible.
- Contract, adhoc or contingent pay scale / staff employees shall be ineligible. FG Employee who have not renewed their membership are ineligible. e.

ALLOTMENT OF APARTMENTS

- Names of FG Employees of BPS 1 to 16, are eligible for the relevant category of apartment shall be included in balloting. Apartments shall be offered to members who stand successful in a. balloting.
- Names of successful members shall be displayed on PHA Foundation's website and offer letters shall be issued to them. b.
- Members successful in balloting shall have the option to retain the apartment subject to requisite down-payment. In case a successful member decides not to accept the offer in that particular scheme, he shall intimate the same to PHA Foundation through written request within stipulated dated as d. specified in the offer letter
- e. After formal acceptance of the offer, an allottee shall not be allowed to withdraw from the scheme or claim refund.

CANCELLATION OF APARTMENTS

- Apartment shall be cancelled in case the successful applicant after balloting does not deposit the 15 % down-payment of apartment's price within one month of balloting. а
- Apartment shall be cancelled in case of non-payment of 3 consecutive installments. b.
- Cancellation notices will be issued after the default of three quarterly installments and after the issuance of third notice; allotment will be cancelled if the allottee fails to deposit the requisite c. amount within the given date of the third and final notice.
- d. Cancellation notices will include notice through letter on the address provided by the applicant. It shall be the responsibility of the allottee to inform PHA Foundation in case his/ her postal address changes, failing which PHA Foundation will not be held responsible for non-communication of any kind. PHA Foundation shall have the right to either retain or dispose of the cancelled apartment, as per policy.
- If any personal information regarding service is proved wrong at any stage after allotment, PHA Foundation reserves the right to cancel the apartment and the amount deposited against the f. apartment shall be forfeited.
- In case of cancellation due to non-payment of installments the deposited amount shall be refunded after deduction of 10% deposited amount and the amount will only be refunded when the g. cancelled apartment is auctioned in open market.
- h. Apartment shall stand cancelled in case of any violation of PHA community by-laws.
- Apartment shall stand cancelled in case an allottee does not take possession of the apartment up to six months of formal offer handing over of the apartment by PHAF three notices will be issued and then the apartment will be cancelled.
- Any alteration/ modification in the internal/external design of the apartment without prior permission of CDA/ PHA-F are strictly not allowed and illegal. Any additional construction/modification i. to the construction and property rights are restricted to entrance door of the apartment. The apartment shall stand cancelled in case of any construction/alteration/modification in the apartment /site.

COST OF APARTMENT

- The tentative costs are subject to variations on account of escalation in prices and unforeseen circumstances. The cost of apartment, if increased due to the factors beyond control of PHA a. Foundation, shall be finally determined and charged from the allottees on the basis of actual expenditures incurred on completion of the apartments which will be communicated to the allottees in due course. Actual escalation as per statistical bulletin shall be charged/ recovered either during execution/currency of the project or at the time of handing over of possession as the Authority may decide.
- The allottees shall be required to bear, if in case required in future, the increase in expenses on account of consultancy charges and any unforeseen expenses, contingent on the execution of b. the scheme in the form of taxes, overheads etc., including the expenditure on account of the establishment / service charges of PHA Foundation as may finally be determined and shall be approved by the Authority.
- The one time or recurring charges / expenditures on account of individual external water, electric and gas connections and other services shall have to be borne by the allottees themselves. c. d. Statuary taxes as per law of the land shall be applicable.

6. PAYMENT SCHEDULE

- a. 15% amount will be deposited as down- payment with application form / after the balloting of the apartments alongwith non-refundable enlistment / processing fee of Rs.15,000/-. The successful applicant will have to deposit down-payment within one month of issuance of offer letter. In case the successful applicant after balloting does not deposit the requisite downb.
- payment within the given time, the allotment shall stand cancelled.
- Remaining 85% amount of apartment price will be payable in 16 equal quarterly installments. c. d.
- Rebate of 2.5% shall be allowed in case the successful applicant after balloting deposits 50% downpayment and 5% in case of payment up to 100% of apartment price.
- The allottees are bound to pay all other charges, including unprecedented escalation, bank charges, stamp duties, reserve fund, statutory levies, taxes, etc. The payment schedule, indicating the date and amount, by which the payment is required to be made, will be communicated in the offer letter. Any deviation from the payment schedule will e. f. be liable to Delay Payment Charges @ 1% per month (for exact number of days) of the installment amount or cancellation of apartment whichever is applicable as prescribed in the
- procedure.
- Requisite down-payment along with the duly filled application form will be submitted in PHA Foundation head office by the member being successful in balloting. g. h.
- Installments shall be directly paid in favor of PHA Foundation in the shape of Demand draft / Pay Order having particular of allottees and their apartments on Demand Draft/Pay order.
- No direct cash payments in Foundation office will be accepted. No call up notices / reminders will be issued to allottees for payment of installments; hence allottees are requested to adhere to the installments payment schedule.
- k The possession fee shall be charged as per prescribed rates.

IMPORTANT GUIDELINES FOR ALLOTTEES

- a. To cater for escalation in prices, PHA Foundation reserves the right to make appropriate changes/adjustments in the final sale prices and design of the apartment, if deemed necessary. PHA Foundation reserves the right to shift the allotment of any apartment at any stage due to any reason(s) in the same project or at any other project of PHA Foundation.
- b. All open areas within the project premises including rooftop of blocks shall remain the property of PHA Foundation at all times and the authority (or its authorized entity) reserves the right to utilize them in whichever way they deem fit. Right of the allottee is restricted to the apartment's premises. c.
- d. No allottee shall have the right to make alteration / construction within or outside his / her apartment including parking sheds or projections etc.
- From the day of PHA Foundation's formal offer for possession to all its allottees, minor defects of the apartments shall be repaired free of cost by PHA Foundation through its contractor for only a period of one year. This period shall not be extended to those allottees who do not take possession after PHA Foundation's offer for taking over possession. Day to day routine e.
- If an allottee does not take possession within the stipulated period of offer, PHA Foundation will not be liable for any loss, theft, illegal possession and maintenance whatsoever. This delay in taking possession may lead to cancellation of allotment. Delay possession charges as per prescribed rate shall be charged. f
- Apartments shall only be used for residential purposes and in no case, whatsoever can be used for any other purposes. The respective allottees or occupants shall abide by the existing by-laws / rules / terms and conditions of the concerned local authorities and PHA Foundation. h.
- Delayed payment charges are levied @ 1 % per month for late payment of installment (for exact No. of days). Waiver of delayed payment charges is not permissible; hence allottees are advised not to apply for waiver of delayed charges. Payment schedule will be issued after balloting .Allottees will have to strictly adhere to the payment schedule. No separate call up notices shall be issued to allottees for payment of routine
- j. installments.
- No bank profit will be paid for early payment of installments k
- No bank profit / rent will be paid if the project is delayed due to any reason.
- m.
- No bank profit / markup is payable to allottee in case of withdrawal of the scheme due to any reason. All the correspondence will be made on the mailing address of the applicant mentioned in the application form. Allottees are requested to intimate to PHA Foundation regarding the change of n. address, failing which PHA Foundation will not be held responsible for non-communication of any kind.
- PHA Foundation shall send the letters to the parent department of the applicants regarding verification of the service status which is provided by the applicant. However till the verification letter is received from the department, Provisional allotment letter will not be issued. о.
- In case of disaster due to any natural calamity or any other reason, PHA Foundation shall not be responsible to make the losses good. In case the project is closed due to any reason whatsoever, the allottees shall be entitled for refund of deposited amount against the apartment price without any profit / markup. p
- q. The information about nominee as provided in the application form is only to contact allottee, in case of no response from address provided by the allottee.
- r. s.
- Formal allotment letter shall be issued on clearance of all the dues on request of the allottee. Decision of PHA-F shall be final in case of dispute /contradiction or where interpretation/ of clause etc. would be need. t.

THUMB IMPRESSION

051-9201230 051-9244176

Fax:

Phone:

Signatures with Date

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