



Please note that the presented maintenance fees, user fees, and the plot redemption price are estimates of future development, and may not necessarily correspond to the actual future development.

Note: In the table description, 2H+KT+S+PARVI means 2 Rooms + Kitchenette + Sauna + Loft.
3H+KT+S+PARVI means 3 Rooms + Kitchenette + Sauna + Loft.

APARTMENT	DESCRIPTION	M2	MAINTENANCE FEE (EST.)	GROUND LEASE FEE (EST.)	FINANCIAL FEE (INTEREST ONLY)	FINANCIAL FEE (INCL. AMORTIZATION)	COMPANY LOAN	SALES PRICE	DEBT-FREE PRICE
9	2H+KT+S+PARVI	50	227,50 €	154,22 €	513,61 €	1033,18 €	143 400,00 €	95 600,00 €	239 000,00 €
10	2H+KT+S+PARVI	50	227,50 €	154,22 €	513,61 €	1033,18 €	143 400,00 €	95 600,00 €	239 000,00 €
11	2H+KT+S+PARVI	50	227,50 €	154,22 €	513,61 €	1033,18 €	143 400,00 €	95 600,00 €	239 000,00 €
12	2H+KT+S+PARVI	50	227,50 €	154,22 €	548,00 €	1102,34 €	153 000,00 €	102 000,00 €	255 000,00 €
13	3H+KT+S+PARVI	65,5	298,03 €	202,03 €	689,83 €	1387,66 €	192 600,00 €	128 400,00 €	321 000,00 €
14	3H+KT+S+PARVI	65,5	298,03 €	124,14 €	685,53 €	1379,01 €	191 400,00 €	127 600,00 €	319 000,00 €
15	3H+KT+S+PARVI	65,5	298,03 €	202,03 €	685,53 €	1379,01 €	191 400,00 €	127 600,00 €	319 000,00 €
16	3H+KT+S+PARVI	65,5	298,03 €	202,03 €	685,53 €	1379,01 €	191 400,00 €	127 600,00 €	319 000,00 €

Fees:

- Water fee
25 €/person/month
- Maintenance Fee (Hoitovastike)
4,55 €/m2/month
- Ground Lease Fee (Tontinvuokravastike)
3,08 €/m2/month
- Financial Fee (Interest Only)
2,149 €/share/month
- Financial Fee (Includes Amortization)
4,3229 €/share/month
- Plot Redemption Share (Estimate)*
780 €/m2

Payment Terms:

The sales price payment term is according to a separate payment schedule in installments based on the project’s completion. The loan portion will be amortized only after the property’s completion as a financial fee, or the loan portion can be paid off entirely at the same time as the final installments of the sales price, or in parts thereafter, if desired.

Company Loan and Financial Fees

The RS bank (bank for residential housing projects) is Pohjolan Osuuspankki. The estimated interest rate is 12-month Euribor plus a margin of 1.5%. The capital fee in the price list is calculated with a total interest rate of 2.798% + 1.5%.

*Ground Lease and Redemption:

The housing company has a leasehold plot for each apartment that can be redeemed (bought out). The shareholder has the option to choose whether the housing company remains on a leasehold plot for their apartment or if the company redeems the plot share for their apartment. The calculated plot redemption price for each apartment is based on the redemption price mentioned in the agreement, which is tied to the cost of living index published by Statistics Finland. The plot redemption price does not include other payable charges, such as transfer tax, notary public fees, or land registration costs.

