

WHEN IT COMES TO
INVESTING IN
UNITED KINGDOM REAL ESTATE,
THINK CDL.





ABOUT CITY DEVELOPMENTS LIMITED

City Developments Limited (CDL) is a leading global real estate operating company with a network spanning 103 locations in 29 countries and regions. Listed on the Singapore Exchange, the Group is one of the largest companies by market capitalisation. Its income-stable and geographically diverse portfolio comprises residences, offices, hotels, serviced apartments, integrated developments and shopping malls.

With a proven track record of over 55 years in real estate development, investment and management, CDL has developed over 43,000 homes and owns over 18 million square feet of lettable floor area globally. Its diversified global land bank offers 4.1 million square feet of developable gross floor area.

The Group's London-listed subsidiary, Millennium & Copthorne Hotels plc (M&C), is one of the world's largest hotel chains, with over 135 hotels worldwide, many in key gateway cities.

Leveraging its deep expertise in developing and managing a diversified asset base, the Group is focused on enhancing the performance of its portfolio and strengthening its recurring income streams to deliver long-term sustainable value to our shareholders. The Group is also developing a fund management business and targets to achieve US\$5 billion in Assets Under Management (AUM) by 2023.



As a property pioneer, CDL has been honoured with numerous awards and accolades that reflect our commitment to our stakeholders. Many of these Corporate, Environmental and Project Awards have been conferred in recognition of our business excellence and ability to create and manage some of the world's iconic homes and state-of-the-art offices.

Other accolades pay tribute to our championship of Corporate Social Responsibility. Our outstanding record through a holistic approach embodies an enlightened commitment to our stakeholders, who include customers, investors, suppliers, employees and the community at large.

GLOBAL PRESENCE

An international property and hospitality conglomerate, the CDL Group has a global presence in 28 countries. CDL's London-listed subsidiary, Millennium & Copthorne Hotels plc (M&C), is one of the world's largest global hospitality management and real estate groups. M&C owns and manages over 135 hotels globally.

Building on its track record of over 50 years in real estate development, investment and management, CDL has developed growth platforms in five key international markets — China, UK, US, Japan and Australia.

CDL's China division and wholly owned subsidiary, CDL China Limited (CDL China), has been strategically making inroads in China's key cities. CDL China holds prime development sites in Chongqing, Shanghai and Suzhou, comprising over 500,000 square metres of total gross floor area.

Amongst its numerous projects are a completed luxury villa development in Shanghai Qingpu District's affluent residential corridor, with pipeline projects comprising Eling Residences, an ultra-luxurious residence on the historic Eling Hill in Chongqing, a mixed-use riverfront site within Chongqing's Yuzhong District, and Hong Leong City Center, a sizeable integrated development in the heart of Suzhou Industrial Park, next to Jinji Lake.

In the UK, CDL has invested in the Private Rented Sector (PRS) with a 193,752 square feet freehold site in Leeds, eight prime freehold properties and two prime Grade A commercial properties (125 Old Broad Street and Aldgate House) in Greater London. It has also made strategic investments in Tokyo, Japan, and Brisbane, Australia.



Artist's Impression



Artist's Impression



Artist's Impression



Artist's Impression



From left to right

Top Row

Amber Park (Singapore)
The Marker (Melbourne, Australia)
Eling Residences (Chongqing, China)

Bottom Row

Boulevard 88 (Singapore)
Hong Leong City Center (Suzhou, China)
Ivy & Eve (Brisbane, Australia)

CDL – A MEMBER OF HONG LEONG GROUP SINGAPORE

The Hong Leong Group is a globally-diversified company with gross assets of over S\$40billion. It employs over 40,000 people across Asia-Pacific, the Middle East, Europe and North America. The Group's four core businesses are property development, hotels, financial services and trade & industry.

Property

The Group is recognised as an innovative key property player in Singapore. Through its Singapore-listed City Developments Limited (CDL) and privately-held Hong Leong Holdings Limited (HLHL), the Group holds the largest non-government residential land bank in Singapore. The Group is also ranked as one of the largest residential developers and biggest commercial landlords in Singapore's core Central Business District.

Finance

Hong Leong Finance Limited is the listed financial services arm of the Group. As Singapore's largest finance company, it has been providing financial services to customers for more than 50 years. From its roots of providing financial support to small local businesses, Hong Leong Finance has remained committed to serving corporate and individual customers with a suite of customer-centric financing solutions.

Hotels

The Group's London-listed hotel arm, Millennium & Copthorne Hotels plc (M&C), is Singapore's largest hotel group with over 150 hotels and some 36,000 rooms in over 20 countries. This puts the Group at the top of the league scoreboard among Asia's leading hoteliers, and makes it the largest Asian-controlled hotel group outside of China.

Trade and Industry

Listed on Singapore Stock Exchange since 1998, Hong Leong Asia Ltd is the Trade & Industry arm of the Hong Leong Group. Hong Leong Corporation Holdings, Hong Leong Asia's immediate parent, started as a building materials supplier in Singapore in the 1940s and has grown into a major diversified industrial conglomerate with operations in China, Singapore, Indonesia and Malaysia. With over 80 per cent of its market beyond the shores of Singapore, Hong Leong Asia is well placed to leverage on its current position to scale greater heights.

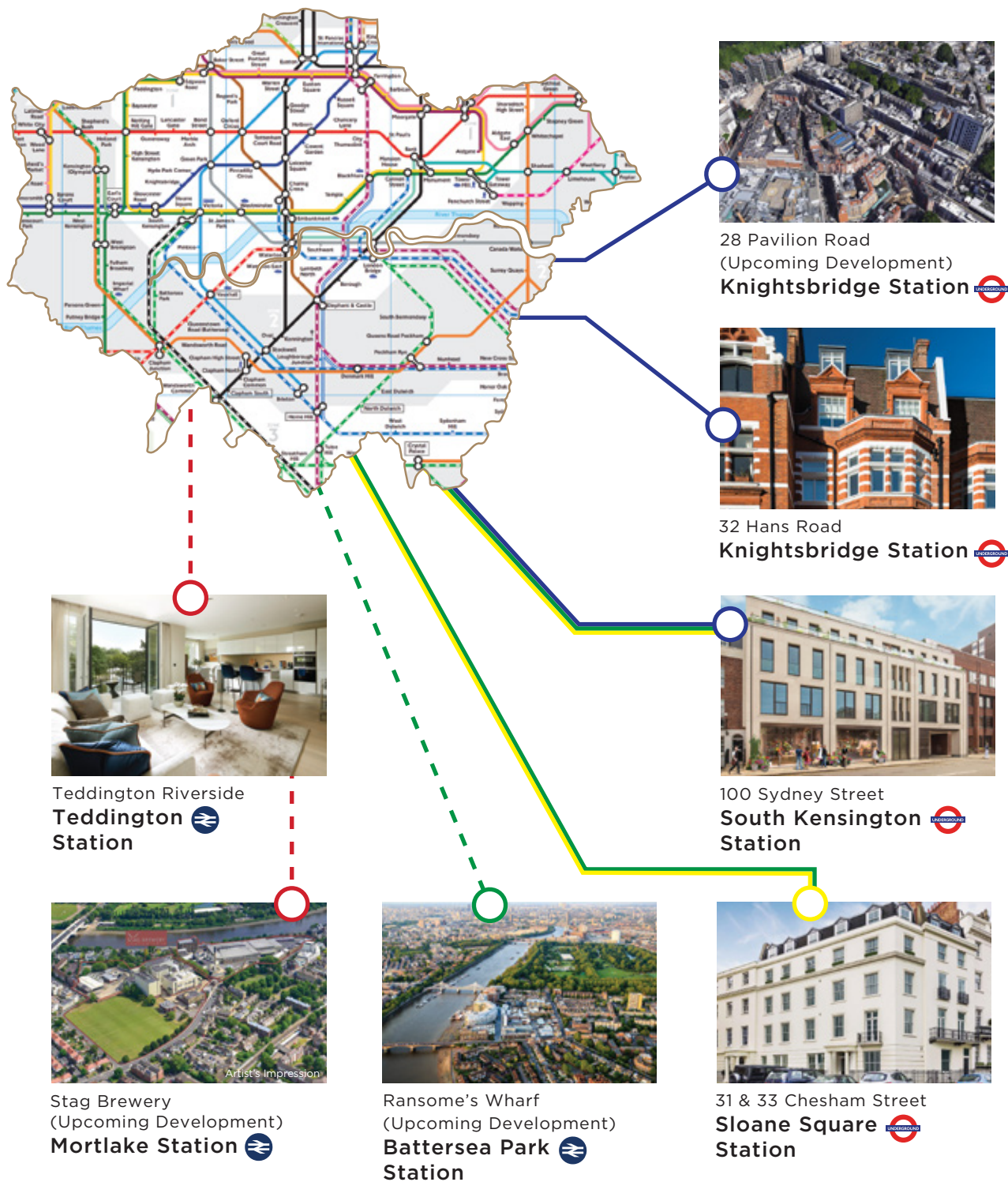


HONG LEONG GROUP Major Operating Companies



Hong Leong Group Singapore
9 Raffles Place, #11-00
Republic Plaza, Singapore 048619
www.hongleong.com.sg

CDL'S RESIDENTIAL PROPERTIES IN LONDON



— 32 —
**HANS
ROAD**
KNIGHTSBRIDGE
— SW3 —



Distance by Foot

To Harrods Department Store (3 minutes)
To Knightsbridge Station (5 minutes)
To Hyde Park (8 minutes)

Distance by Car

To Victoria Station (6 minutes)
To Buckingham Palace (9 minutes)
To Heathrow Airport (30 minutes)

Distance by Tube

To Covent Garden Station (7 minutes)
To Oxford Circus Station (9 minutes)
To King's Cross St. Pancras Station (13 minutes)

Education

Imperial College London (0.9 mile)
King's College London (2.5 miles)
London School of Economics and Political Science (2.5 miles)
University of London (2.5 miles)
University College London (2.8 miles)

*Estimated travel time/distance according to google map and tfl

Location

No. 32 Hans Road, Knightsbridge. Situated opposite Harrods Department Store.

Knightsbridge is one of the most prestigious and aspirational addresses in Central London, and home to some of the world's most celebrated and exclusive fashion houses, hotels and restaurants.

Together with its neighbouring districts of Belgravia, Chelsea and Mayfair, they play host to a variety of shops, restaurants and cafés. A wealth of cultural attractions is also in the vicinity, including the Victoria and Albert Museum, Natural History Museum and the famous Royal Albert Hall.

Architect

Hamiltons Architects Ltd

Local Authority

London Borough of Kensington and Chelsea

Tenure

999-Year Leasehold (with a share of freehold)

Type

Three spacious duplex apartments, each offering three bedrooms and bathrooms.

All apartments are finished to the highest specifications, including Miele kitchen appliances, Lutron lighting systems, comfort cooling and underfloor heating.

Excellent Connectivity

Easy access to underground network from Knightsbridge Station, which is less than a five-minute walk away. The National Rail network, easily accessed via nearby Victoria Station, offers direct trains to Gatwick Airport. Heathrow Airport is only 30 minutes away by car.



**Luxurious, fully furnished 3-Bedroom apartments are available for sale.
Make a viewing appointment now.**

31 & 33
CHESHAM
STREET
BELGRAVIA



Location

No. 31 & 33 Chesham Street. Close to the lush green spaces of Hyde Park and garden squares, with an eclectic mix of haute couture fashion houses, independent shops, bars, cafés and Michelin-starred restaurants within easy reach.

Architect

Hamiltons Architects Ltd

Local Authority

London Borough of Kensington and Chelsea

Tenure

999-Year Leasehold (with a share of freehold)

Type

Six spacious apartments, each offering three bedrooms, most of which benefit from a private outdoor terrace or garden.

All apartments are finished to the highest specifications, including Miele kitchen appliances, iLight lighting systems, comfort cooling and underfloor heating.

Excellent Connectivity

Easy access to underground network from Sloane Square Station, which is less than a five-minute walk away. The National Rail network, easily accessed via nearby Victoria Station, offers direct trains to Gatwick Airport. Heathrow Airport is only 30 minutes away by car.

Distance by Foot

To Sloane Street (5 minutes)
To Sloane Square Station (5 minutes)
To Hyde Park (12 minutes)

Distance by Car

To Victoria Station (5 minutes)
To Buckingham Palace (8 minutes)
To Heathrow Airport (30 minutes)

Distance by Tube

To Knightsbridge Station (9 minutes)
To Oxford Circus Station (9 minutes)
To King's Cross St. Pancras Station (13 minutes)

Education

Imperial College London (1.4 mile)
King's College London (2.3 miles)
London School of Economics and Political Science (2.4 miles)
University of London (2.6 miles)
University College London (2.8 miles)

*Estimated travel time/distance according to google map and tfl



**Luxurious, fully furnished 3-Bedroom apartments are available for sale.
Make a viewing appointment now.**



100 SYDNEY STREET
CHELSEA



Artist's Impression

Location

100 Sydney Street, Chelsea. Lies just off King's Road, opposite the Chelsea Farmers Market and local institution, The Chelsea Gardener – an urban garden centre and nursery. The property has immediate access to award-winning restaurants, bars and boutiques for which the area is well known.

Architect

Hamiltons Architects Ltd

Local Authority

London Borough of Kensington and Chelsea

Tenure

999-Year Leasehold (with a share of freehold)

Type

Eight apartments benefit from the services of a ground-floor concierge, spacious lift and the added privacy of having just two apartments on each floor. All apartments are finished to an exceptionally high standard, with dark oak timber flooring in the living space, marble fireplace, Miele kitchen appliances, Lutron lighting systems, comfort cooling and underfloor heating.

Excellent Connectivity

South Kensington Station is just 10 minutes' walk away, offering easy access to the West End and City.

Distance by Foot

To Chelsea Farmers Market (3 minutes)
To South Kensington Station (10 minutes)

Distance by Car

To Victoria Station (10 minutes)
To Buckingham Palace (18 minutes)
To Heathrow Airport (40 minutes)

Distance by Tube

To Knightsbridge Station (2 minutes)
To Oxford Circus Station (11 minutes)
To King's Cross St. Pancras Station (15 minutes)

Education

Imperial College London (0.9 mile)
King's College London (3 miles)
London School of Economics and Political Science (3.1 miles)
University of London (3.5 miles)
University College London (3.7 miles)

*Estimated travel time/distance according to google map and tfl



**Luxurious 2 and 3-Bedroom apartments are available for sale.
Make a viewing appointment now.**



**TEDDINGTON
RIVERSIDE**
LONDON



Distance by Foot

Teddington Village (7 minutes)

Distance by Car

To Teddington Station (5 minutes)
To Kingston Shopping District (8 minutes)
To Hampton Court Palace (10 minutes)
To Heathrow Airport (28 minutes)

Distance by Tube/Rail

To Richmond Station (15 minutes)
To Clapham Junction Station (26 minutes)
To Waterloo Station (36 minutes)

Education

Secondary School

Waldegrave School (1.0 mile)
Tiffin School (2.3 miles)

Universities & Further Education

St. Mary's University (1.3 miles)
The German School London (1.7 miles)
Kingston College (2.0 miles)
Kingston University (2.3 miles)
American International University London (8.8 miles)

*Estimated travel time/distance according to google map and tfl

Location

Situated in Richmond Upon Thames, its idyllic position on the bank of the River Thames overlooks the cascading water of Teddington Lock.

Offers inviting views of the water and abundant light and green spaces, yet just a short walk from some of the capital's best retail and dining destinations.

Teddington Riverside is London living at its most relaxed, a modern scheme in the famed residential district, alive with community and culture.

Architect

Hamiltons Architects Ltd

Local Authority

London Borough of Richmond Upon Thames

Tenure

999-Year Leasehold (with a share of freehold)

Type

Spacious apartments with high-quality fixtures and fittings, including underfloor heating and timber floors in the living spaces. Generous open-plan lateral living and dining spaces flow through the apartments, providing ease and flexibility for formal or casual dining.

State-of-the-art kitchens are fitted with Siemens appliances and Bianco stone worktops. Meticulously designed as calm and restful retreats, all bedrooms come with ample storage space and natural broadloom carpets.

Excellent Connectivity

Well-connected to fast roads that take you to the Heathrow and Gatwick airports within minutes. Regular trains to Waterloo bring the City within easy reach. Minutes' drive to Kingston and Richmond shopping districts with various amenities, including department stores, boutiques, cafés, restaurants and theatres.



**Spacious 1, 2 and 3-Bedroom apartments are available for sale.
Make a viewing appointment now.**

WHY INVEST IN LONDON?



1 A business hub that houses over 100 global companies' headquarters within the city.



2 Home to over 400 overseas banks, making it one of the largest financial centres in the world.



3 A leading technology and research centre. Also officially the tech unicorn capital of Europe, fostering the growth of the global tech community.



4 An international hub for global investment. Received double the amount of investments than Dublin, Paris, Frankfurt and New York, triple that of Hong Kong and Luxembourg (2017).

One of the world's greatest global cities, London is a capital renowned for its thriving economy and multicultural society.



5 London's population is projected to rise faster than any other region of the UK. Projected to increase to 10 million by 2026.



6 Has the world's largest UHNWI population with 4,955 (in 2019), an increase of 583 over the last five years – the most of any global city.



7 An undersupply of quality new homes. London requires 49,000 new homes per annum.



8 Strong legal structure, asset protection and privacy & data protection.



9 Set to become even more accessible with some of the largest infrastructure projects in Europe in the works.



10 International connectivity. London Heathrow is the third largest airport in the world by number of passengers.



11 World-class education system. Home to top universities in the world.



12 Centrally located between Asia and North America.



13 Favourable exchange rates.



14 The most multicultural city in the world with over 270 nationalities represented and 300 languages spoken.



LONDON SALES PROCESS

(For property under construction/completed project)

Buying a residential property in London

Step

1

Reserve the Unit You Desire

When your offer for the selected property has been accepted, you will complete a reservation form. It documents the full details of the purchaser(s) and the price agreed, along with any additional features included in the sale price. The form will be signed by both your sales consultant and you as purchaser(s), and will form part of the sales agreement.

On reserving your property, here are some things you need to prepare:

- A photo identification (passport/driving licence) and
- Either a bank statement or utility bill that is no more than 3 months old. These documents are mandatory to ensure compliance with the UK's anti-money laundering legislation.
- A reservation fee. Amount payable can range from £2,000 to £20,000, depending on property size, which can be paid via bank transfer. The reservation period is normally 15 (working) days from the day of signing the reservation form.

Step

2

Appoint a Solicitor

Here are the roles of your solicitor:

- Investigate the quality of title and provide a report based upon information held at the Land Registry. The report will also need to be provided to your lender prior to completion.
- Undertake an investigation of title and comply with all local laws and procedures. Our solicitor will issue a Purchase Contract to your solicitor, who in turn will check it and raise any questions. Your solicitor will need to do due diligence before approving the standard form contract and transfer.
- Perform a set of legal searches such as Local Authority, Environmental, Water/Drainage and Flood to ensure there are no other factors you need to be aware of. It is essential that a clear search is provided to any funding party. As this can take some time, do apply early in the process so that the exchange is not delayed.

Step

3

Pay and Exchange Contracts

Once full reporting is completed, you will sign the purchase contract. Exchange of Contracts must take place within 21 days of making the reservation. Instruct your solicitor to perform the exchange as soon as you have signed and returned the Purchase Contract. Make sure you also pay the transfer deposit of 10% of the purchase price minus the amount paid on reservation. Once formal exchange has taken place, you will have formally secured the property of your choice.

Note: For completed projects, the buying process remains the same, except the buyer will need to exchange the contracts within 14 days (typically) of making the reservation.



Step 4

On Completion: Pay the remaining 90% of Total Purchase Price

You will make the final payment directly to your solicitor. If you have obtained a mortgage, your solicitor will contact your lender to arrange the draw down of funds. Also, ensure that your signed copy of the lease is returned to your solicitor in time for completion to take place, and that you have instructed your solicitor to complete on the unit.

Step 5

Pay Stamp Duty Land Tax

You need to pay an applicable Stamp Duty Land Tax (SDLT) within 30 days of completion. Your solicitor will assist with the change in ownership of the property at the Land Registry. A registration fee is payable then.

Other Fees to Note

Service Charge & Ground Rent

Service charge and ground rent will apply upon completion of a new property. The service charge covers things such as concierge, security, building maintenance for the common areas, lift maintenance, and etc. Charges are determined by the unit size, the service charge per square foot and the ground rent on the number of bedrooms.

Our solicitor should have provided your solicitor with a breakdown of the costs for your property, prior to the exchange of contracts.

As for charges for electricity, water and council tax, they will be billed directly to you by the service provider.

Council Tax

The first 50% of the annual payable tax is based on the property band (A-H) to which the property belongs. The remaining 50% depends on the number of residents in the property. If a person of legal age lives alone in the property, the taxpayer may enjoy the Single Person Discount, and the second 50% payable may be reduced to 25%. Should there be an assured tenancy, the tenant will pay the tax.

Taxation

There may be other considerations with regard to taxation applicable to your purchase. Please seek advice from your solicitor and/or tax advisor.





Stamp Duty Land Tax (SDLT)

If you buy a property in the UK over a certain price, a stamp duty land tax is levied. Where applicable, this is a tax on all purchases of houses, flats, land and buildings. If you already own a property under your name globally, there will be an additional 3% tax on top of the normal SDLT rates.

Stamp Duty Land Tax (SDLT)	
PURCHASE PRICE (GBP)	SDLT RATE (%)
Up to £125,000	0%
The next £125,000	2%
The next £675,000	5%
The next £575,000	10%
The remaining amount (the portion above £1.5 million)	12%
Company Purchase (above £500,000)	15%

Income Tax

Income tax is payable on all net rental profit arising in the UK. It is possible to offset a variety of allowable expenses including financing costs, maintenance and repairs, and certain professional fees against the gross income. Please visit www.gov.uk/income-tax-rates to find out more about income tax in the UK.

Capital Gains Tax

Capital Gains Tax is a tax on the profit when you sell your property that has an increased in value. There are deductible costs such as costs of buying or selling, which can lower the amount of taxable gains (to be advised by a tax advisor). Please visit www.gov.uk/capital-gains-tax to find out more about capital gain tax in the UK.





**CITY
DEVELOPMENTS
LIMITED**

Call (65) 8600 3900
www.cdlhomes.com.sg
9 Raffles Place
#12-01
Republic Plaza
Singapore 048619

