

Own now — Pay later

Welcome to Al Mouj Muscat

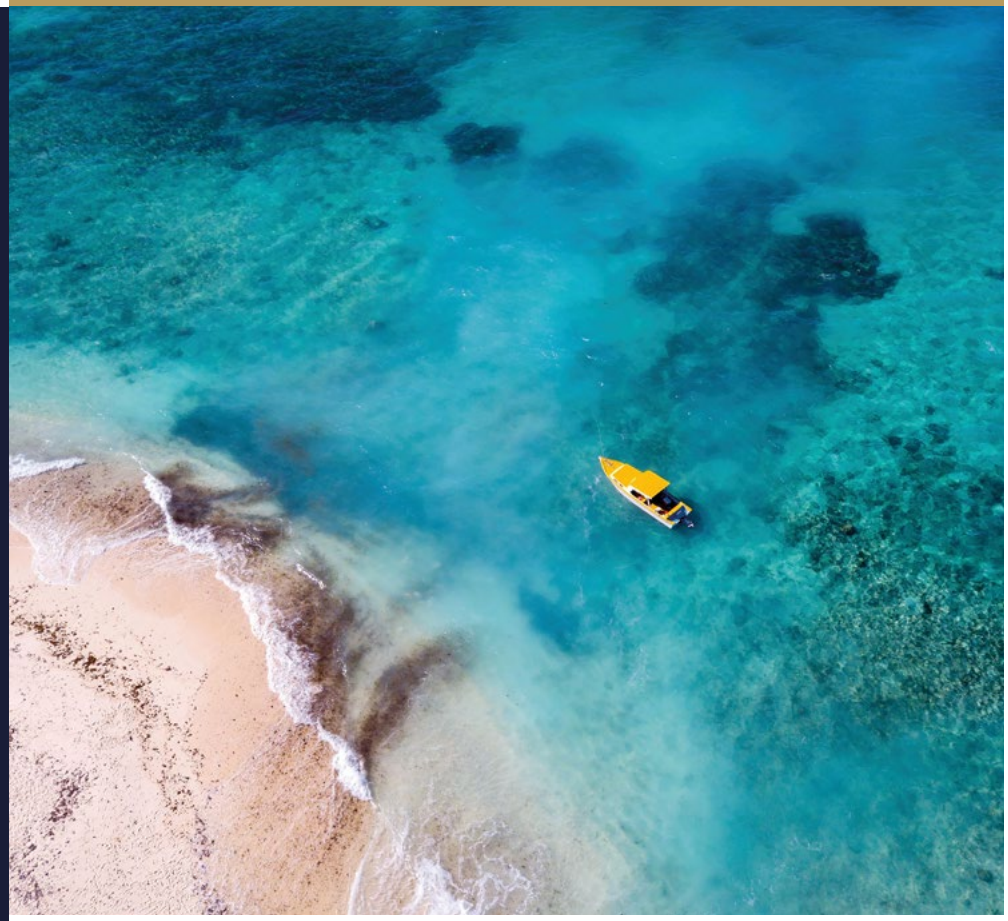
Al Mouj Muscat is a destination without an equal. It has redefined urban living in the region with an impressive portfolio of oceanfront residential properties, luxury and authentic hospitality, elegant business parks, award-wining architecture and well-designed landscapes.

A warm and diverse community at the heart of Oman's capital, Al Mouj Muscat created a sense of belonging for over 6000 residents from 85 nationalities who now call it home. With a vibrant dining and retail district, residents and visitors alike are able to enjoy a wide range of culinary experiences in a lively oceanfront setting.

Al Mouj Muscat provides an exclusive lifestyle that urges families and individuals to live life to the fullest, do better, see more and live richer. For work or leisure, residents and visitors can stay, dine or relax at seven luxury hotels, including Kempinski and The St. Regis, experience boating in Oman's largest Marina, or awaken their sense of play at an 18-hole championship golf course that's listed in the world's top 100.

At Al Mouj Muscat, every moment spent, every opportunity explored, is life Inspired.

Life — inspired



Why invest in Al Mouj Muscat?

- ✓ Oceanfront living
- ✓ World class amenities
- ✓ Diverse community
- ✓ Residential properties with impeccable finishing

Al Mouj Muscat
at a glance

19,000+
Residents

6,000+
Homes

2.6M SQM
Total Site Area

7
Hotels (2 completed, 2 in progress, 3 planned)

5 STAR
Kempinski Hotel & St. Regis Hotel

4 STAR
Rotana Hotel & Mysk Hotel

400-berth
Marina (132 existing)

1.5KM
Cycling Trail

30KM
Pedestrian Path

25,000 SQM
Retail Space

80
Retail and Dining Outlets

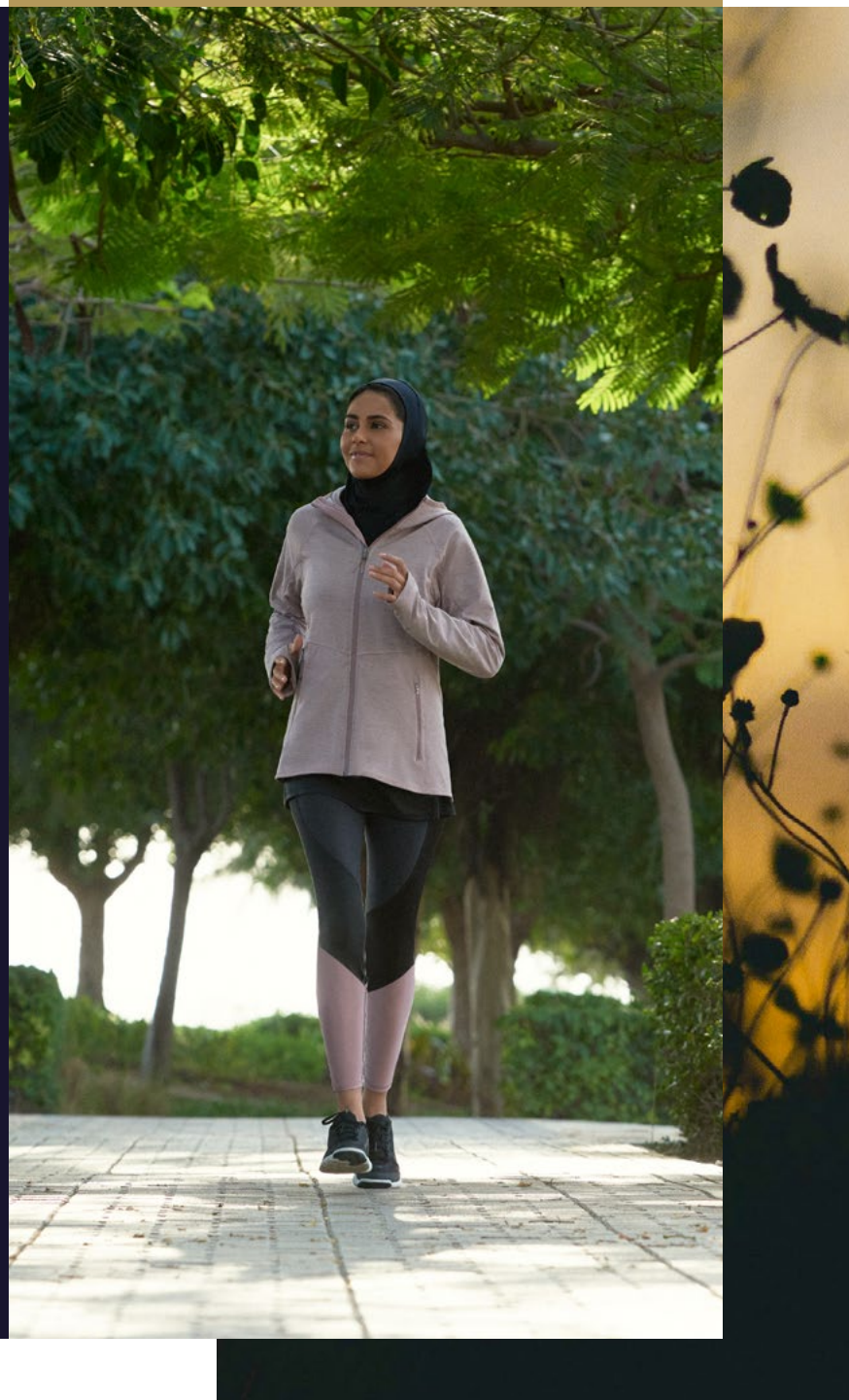
85
Different Nationalities

18
Community Parks

18-Hole
Championship Golf Course Designed By Greg Norman

9-Hole
Academy Golf Course

3,000+
Trees



Master plan designed for a masterpiece

The vision for Al Mouj Muscat comes to life in its stunning Masterplan. Seamlessly integrating residential, commercial, leisure and hospitality in an iconic, mixed-use community, it represents represents cutting-edge contemporary international design.



MASTERPLAN

MARSA DISTRICT GHADEER DISTRICT SHATTI DISTRICT GOLF DISTRICT

Elevate everyday experiences



MARSA DISTRICT

Life, elevated

The Marsa district draws you in, with endless areas to entertain. From live acts, waterfront restaurants and shopping for everyone. This district is the hub for Al Mouj Muscat, the place where residents and non-residents alike come together to experience the true community atmosphere.



GHADEER DISTRICT

Life, together

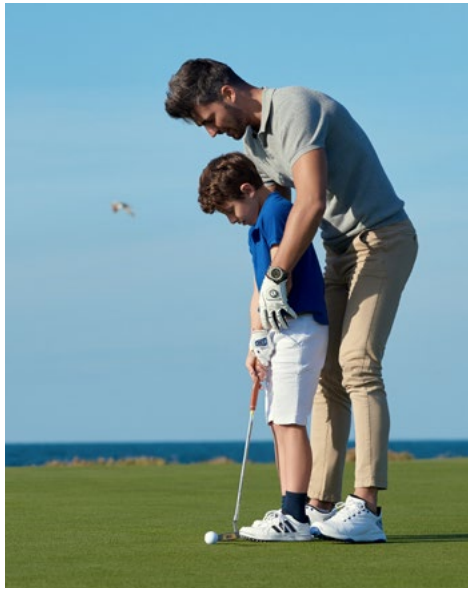
The Ghadeer district is home to a thriving community. A place where neighbours come together to create an environment that is active, friendly and social. Somewhere to truly call home, close to the beautiful lakes where you can spend the morning kayaking, followed by a picnic in the park and finish the day with a bike ride around the lakes with your family.



SHATTI DISTRICT

Life, awakened

The Shatti district provides you with the perfect place to unwind, allowing paradise to be part of your day to day. This is your place to disconnect with the stresses of life and reconnect with yourself and your family. Where time slows down, and allows you to enjoy every moment. Take a moment to listen to the waves, build a sand castle with your children, to challenge yourself with a new watersport.



GOLF DISTRICT

Life, enriched

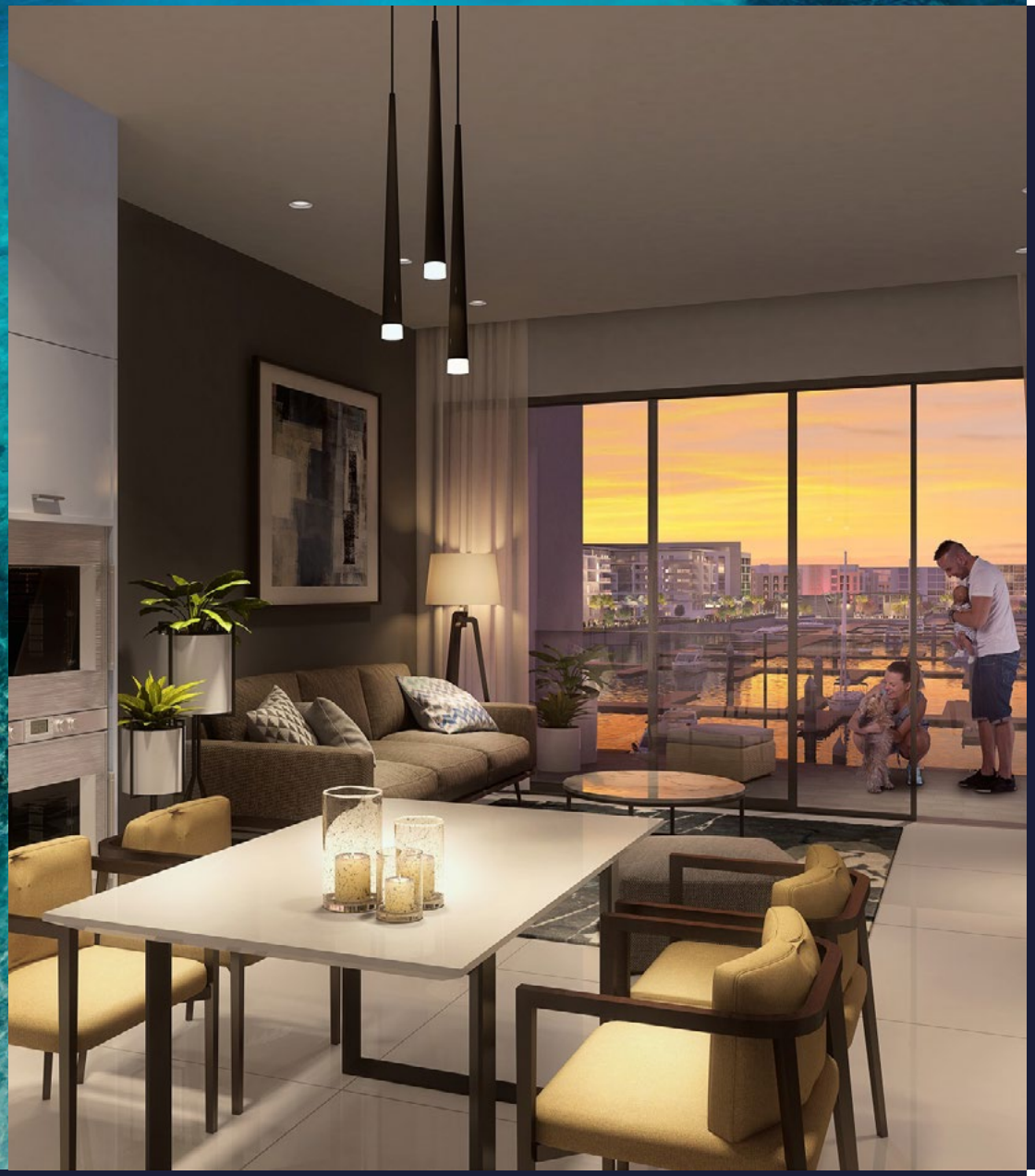
The golf district surrounds you with extraordinary nature. Endless green surroundings with a backdrop of the sea. This is your place to perfect your golfing swing, to discover the local wildlife and to socialize with like-minded individuals.

Why pay rent every month?

Move Into Your — Dream Home Today

Direct financing | **Zero** interest | **3-year** payment plan





Al Mouj Muscat Direct Financing Scheme

This first-of-its-kind payment scheme includes 50% down payment, the opportunity to move in immediately and pay the remaining balance over 3 years at zero interest rate, with direct financing from Al Mouj Muscat.

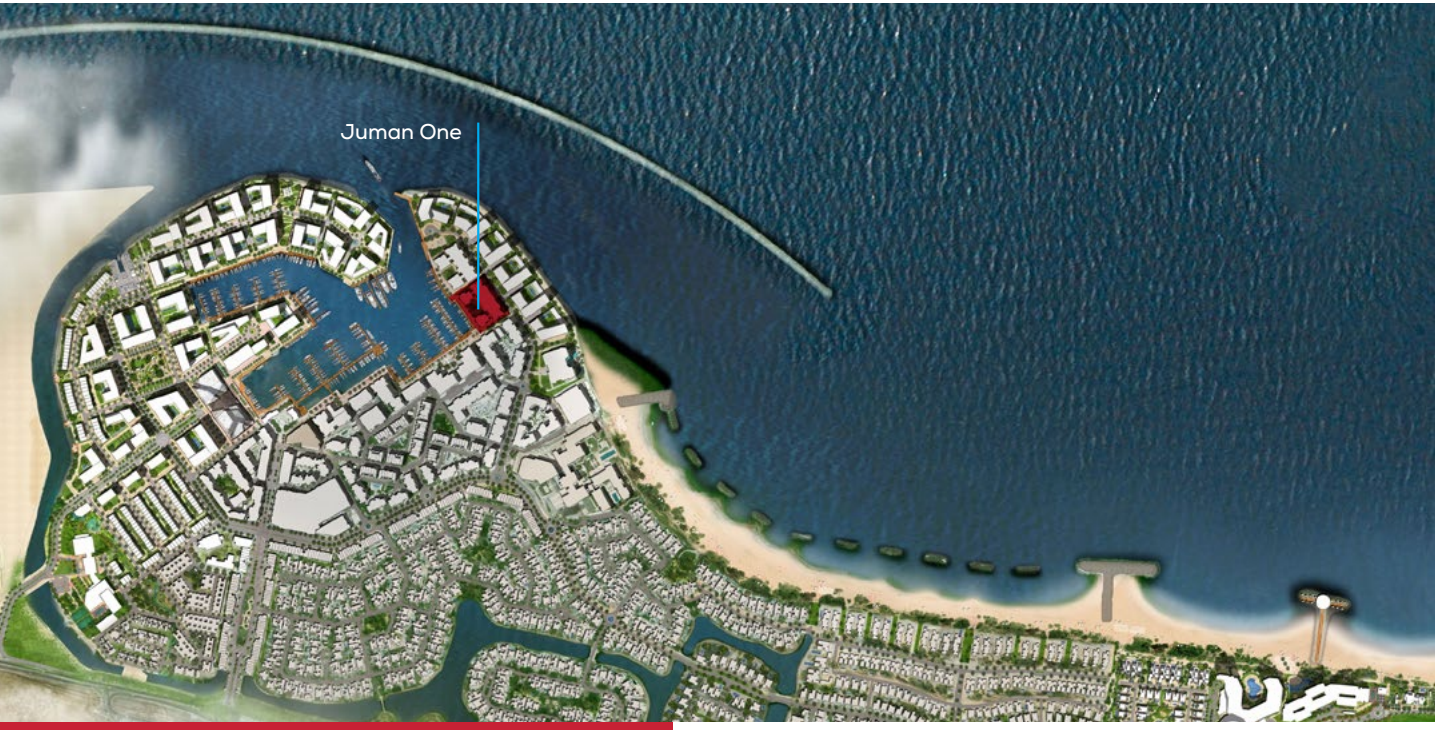
Ranging from exclusive one-bedroom Marina-view apartments to spacious three-bedroom townhouses, the ready to move in homes offer something for every resident.

Limited properties available.
Offer valid till December 2020.

Your best move yet







Juman One

An unrivalled selection of luxury properties, covering spectacular views across the magnificent marina. Life does not come any more rewarding than this with world-class amenities that include an infinity pool overlooking the sea.

3, 4 and 5 bedroom apartments, duplex and penthouse units

192 SQM - 763 SQM

NEIGHBOURHOOD AMENITIES:

- Panoramic marina view
- Infinity pool overlooking the ocean
- Concierge service
- Lounge area
- Steam and sauna rooms
- Fully equipped gym
- Multi-purpose games room
- Nearby luxury hotels
- Close to the beach
- Close to oceanfront retail and culinary experiences

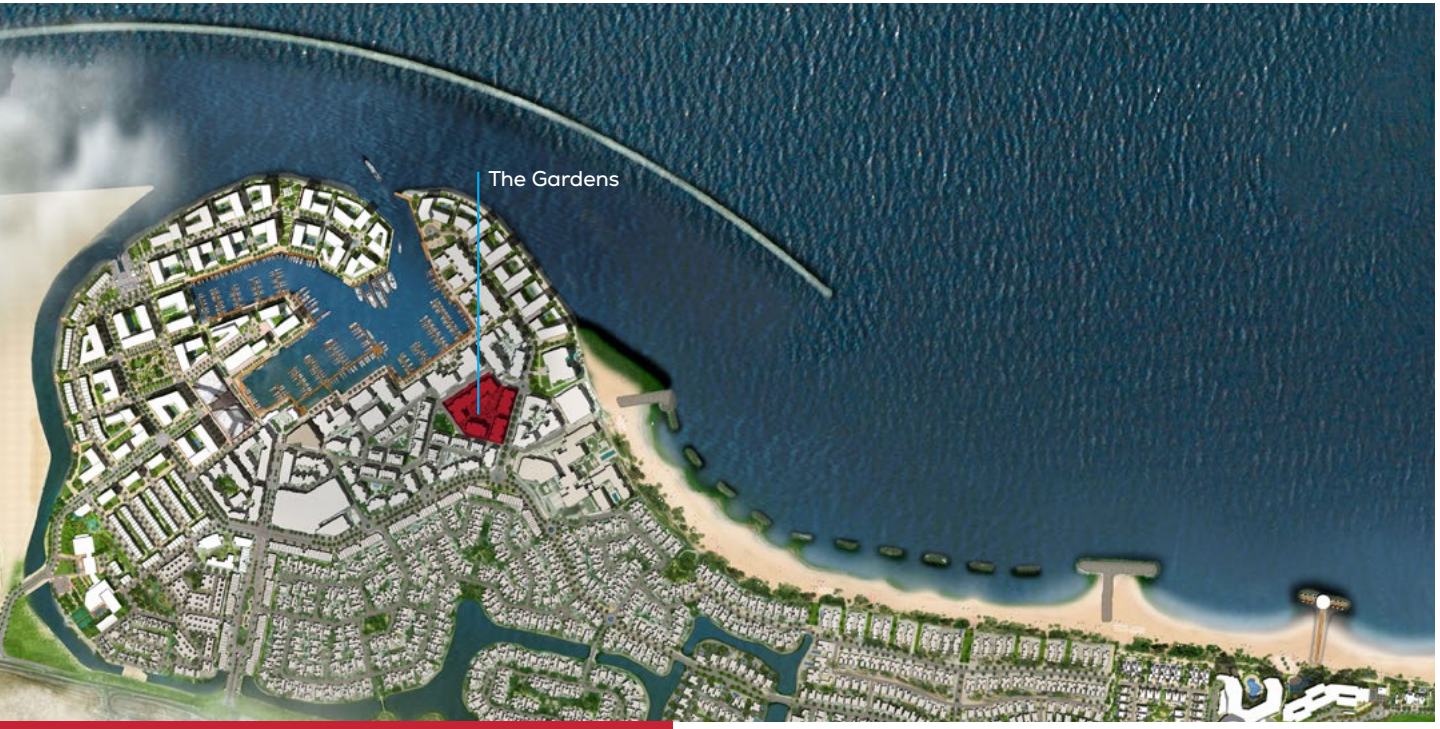
Limited time offer.

Move into your new home today by paying just 50% and pay the rest over 3 years.

Direct financing from Al Mouj Muscat with zero interest.







MARSA DISTRICT

The Gardens

Offering a sophisticated and contemporary way of living for young families and urban professionals, The Gardens offer spacious one and two-bedroom apartments set within immaculately landscaped gardens.

1 and 2 bedroom apartments

79 SQM - 192 SQM

NEIGHBOURHOOD AMENITIES:

- Fully equipped gym
- Swimming pool
- Kids pool
- Kids play area
- Landscaped leisure deck
- Stunning marina
- Nearby luxury hotels
- Close to the beach
- Close to oceanfront retail and culinary experiences

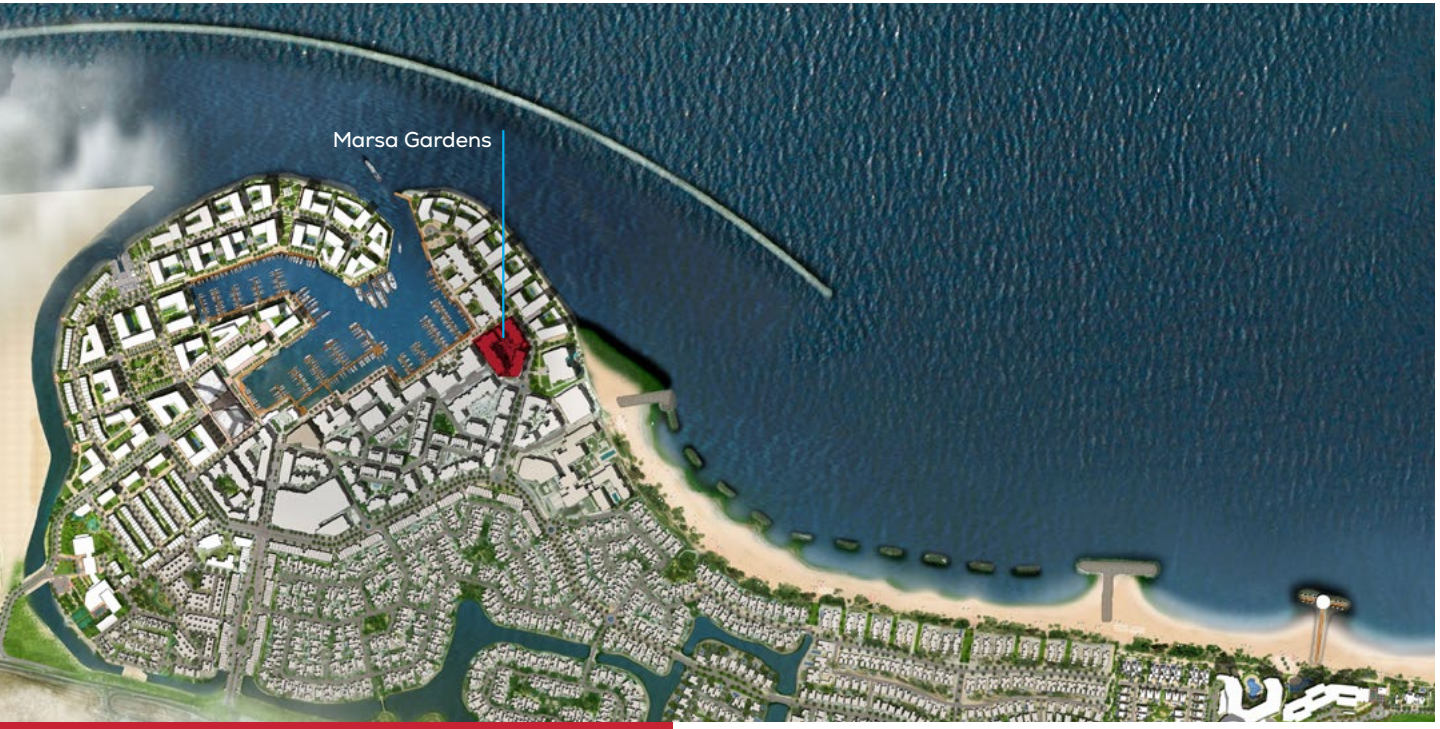
Limited time offer.

Move into your new home today by paying just 50% and pay the rest over 3 years.

Direct financing from Al Mouj Muscat with zero interest.







MARSA DISTRICT

Marsa Gardens

Marsa Gardens' modern themed apartments are conveniently located by the promenade, providing easy access to the community's exclusive facilities such as Al Mouj Marina and a host of retail and dinning outlets. The apartments include a variety of indoor and outdoor leisure amenities for to enjoy life to the fullest.

1 and 2 bedroom apartments

83 SQM – 191 SQM

NEIGHBOURHOOD AMENITIES:

- Pool side gym
- Swimming pool
- A walk away from the Marina
- Nearby luxury hotels
- Close to the beach
- Close to oceanfront retail and culinary experiences

Limited time offer.

Move into your new home today by paying just 50% and pay the rest over 3 years.

Direct financing from Al Mouj Muscat with zero interest.







GHADEER DISTRICT

Ghadeer Courtyard Homes

Ghadeer Courtyard Homes feature stunning contemporary architecture, sensitively blended into the natural environment. Each villa boasts an intelligent synergy between the magnificent interior and exterior spaces.

3 bedroom townhouses + maids room

268 SQM - 273 SQM

NEIGHBOURHOOD AMENITIES:

- Kids play area
- Largest community park
- Swimming pool
- Nursery
- Close to the beach
- Cycling trail
- Community Hub
- Creek
- Stunning marina
- Nearby luxury hotels
- Close to the beach
- Close to oceanfront retail and culinary experiences

Limited time offer.

Move into your new home today by paying just 50% and pay the rest over 3 years.

Direct financing from Al Mouj Muscat with zero interest.

Al Mouj Muscat Financing Scheme On Ready Properties

Payment steps are easier than ever...

- ✓ 50% Down payment at the time of signing the Sale and Purchase Agreement (SPA)
- ✓ Move in to your new home at Al Mouj Muscat
- ✓ Remaining 50% balance can be paid in installments over 3 years from the date of the Sales and Purchase Agreement (SPA)
- ✓ Title Deed will be issued and transferred to the purchasers' name at the 100% payment completion

Here is what we require from you:

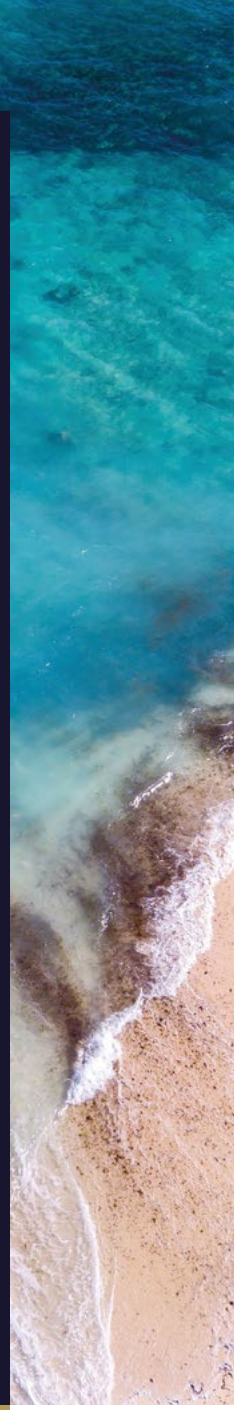
- ✓ Valid ID, passport and an attested proof of relationship if two joint purchasers
- ✓ 50% payment of the value of the selected property
- ✓ Postdated cheques for the remaining 50% payment issued from a bank in Oman

How can you benefit from this offer?

This convenient financing scheme on ready properties opens a wide door for many valuable clients who wished to own a property at Al Mouj Muscat but were hindered for reasons beyond their control such as:

- ✓ Inability to secure a housing loan due to age and or due to health insurance requirements which is a pre-requisite for banks loans
- ✓ Inability to fulfill banks' requirements and loan criteria
- ✓ Having no proof of monthly income (salary) but owns a personal business
- ✓ Having an existing loan and that a new housing loan will not be approved

Limited properties available.
Offer valid till December 2020.



FAQ - Direct Financing Scheme

1. Which properties are offered in this scheme?

This scheme is open for all ready and completed properties located in Juman one, The Gardens, Marsa Gardens, Ghadeer Courtyard Homes.

2. Can I buy an off-plan property using this scheme?

No, this scheme is only available for the readily constructed properties.

3. What are the requirements/conditions to avail this scheme?

The Purchaser is required to provide PDC cheques for the remainder of the purchase price.

4. Who can avail this scheme?

The scheme is open for all customers who can suffice the requirements mentioned (i.e. settling 50% payment and provision of PDC Cheques from a local bank).

5. Can GCC residents avail this scheme and provide cheques from GCC banks?

The scheme is open for anyone who can provide postdated cheques from a local bank in Oman. GCC Cheques are not accepted.

6. If I am not Omani, do I still need to be approved by the Ministry of Housing to be able to purchase?

Yes, and the process will be carried before transferring the title deed to your name.

7. Do I have to pay any interest for the financing of the remaining 50%?

No, this financing scheme is offered at zero interest.

8. Are there any administration or legal fees?

No, there are no fees to avail this scheme.

9. Can I avail this scheme if I am self-employed?

Yes, this scheme is available for employees, the self-employed and retired.

10. Do I need to get a health insurance or life insurance to avail this scheme?

No, no insurances are required.

11. When can I move into my property?

Handover of the property will be completed once:

- SPA is signed by both parties
- 50% of the purchase price is paid
- All the PDC cheques are received

12. Will I get a residency visa?

Yes, but not until the full price is paid and title is transferred. In the interim, the purchaser can apply for a multi-entry visa, subject to the approval of the Royal Oman Police.

13. Will my family get a residency visa?

The visa issued before the Title is transferred is for the Purchaser only. First degree family members will be eligible to the residency visa only after title transfer.

FAQ - Direct Financing Scheme

14. Are there any fees applicable to get the title deed?
No, the title deed will be issued at no additional charges.

15. Can I sponsor a housemaid?
Yes, but after Title Transfer and in compliance with Ministry of Manpower requirements.

16. Can I rent the property?
Yes, subject to entering into a supplemental Agreement with Al Mouj Muscat to define the roles and responsibilities that arise in such cases.

17. What happen if I decide to pay the full amount before the 36-months period? Is there any penalty in case of early re-payment?
No, there are no penalties. We will gladly proceed to transfer the Title of the Property to you as soon as the full payment is settled.

18. What if I wish to replace a PDC cheque or give an alternative payment?
You will be required to advise the Customer Service Team 10 business days in advance of the payment/cheque date. The cheque will be returned once an alternative payment is cleared.

19. Who pays Service Charges?
The Purchaser will be liable for the service charges for the property post-handover.

20. Who pays for Utilities?
The Purchaser will be liable for utilities payment for the property post-handover.

21. What if I don't occupy the unit – do I still have to pay for Service Charges and Utilities?
The payment of Service Charges and other Utilities should be paid regardless of the occupation. In case the Purchaser does not take physical Handover of the property, he/she will still be liable 15 days from the SPA date.

22. Can I make modifications to the unit (pre handover)?
The construction of the unit is completed; thus no changes can be made.

23. Can I make modifications post-Handover (but pre-title deed)?
No, changes to the unit will not be permitted.

24. Can the property be mortgaged?
Yes, subject to compliance with the Bank requirements and any pre-mortgage agreement between the relevant bank and Al Mouj Muscat for home financing. If the property is still under Al Mouj Muscat's name, the purchaser might be required to provide other means guarantying the mortgage.

25. Can the property be jointly owned?
Yes, under Omani Law any property in an Integrated Tourism Complex (ITC), such as Al Mouj Muscat, can be owned jointly by two first-degree relatives.

26. Can the property be owned by a company?
Yes, under Omani Law any property in an Integrated Tourism Complex (ITC), such as Al Mouj Muscat, can be owned by a person or a company subject to approval by the relevant authorities.

27. Can the payment period be extended or reduced?
The payment period cannot be extended further than 36 months. In the case of the period being reduced, a recalculation of the installments will be made accordingly.

28. When can I re-sell my property?
You can sell your property only after 100% payment is done and title deed is transferred to your name, this is subject to the normal re-sale procedures.

29. Will I have access to the full range of facilities within Al Mouj after handover?
Yes, of course. You will officially be a member of Al Mouj Muscat Community as soon as the SPA is signed and the conditions are fulfilled.

30. What kind of warrantees do I get on these ready properties?
Two types of warrantees are applicable: One-year defect liability warranty from the date of Handover as well as a 10-yearstructural warrantee from the date of Practical Completion of the Property.