



BWIZA

riverside homes

Gateway to Your Dream Life

STEP-BY-STEP GUIDE TO ACQUIRING A BWIZA RIVERSIDE AFFORDABLE HOME

Are you interested in acquiring one of our affordable homes at Bwiza Riverside?
You are only a few steps away from being handed over your house's keys.
We are here to guide you and make sure you feel supported every step of the way.

1. Verify that you're eligible for mortgage financing

Welcome to your first step towards owning your own home!

To get started, register with the Development Bank of Rwanda (BRD)* via this link (<https://iwanjye.brd.rw>) to obtain a clearance. BRD will perform a background check and verify that you fulfill all the eligibility criteria to access the 20 years mortgage at 11%.

*BRD is the institution in charge of implementing the Rwanda Housing Finance Project (RHFP) on behalf of the Government of Rwanda.

2. Schedule a visit of our model homes and meet our sales team on site

Call us or sign up online at <https://rwanda.adhicorp.com/apply-now> to book an on-site visit and explore our different home models. Our sales team will be there

to welcome you, answer all your questions and drive you through all the application requirements and paperwork.

3. Book your preferred home and sign your reservation contract

Select the unit of your choice as well as your preferred delivery date.

Our team will prepare your reservation contract and you will pay a commitment fee of RWF 75,000.

(At this stage make sure that you have already obtained your clearance from BRD.)

4. Meet with the partner bank of your choice & get your loan application approved

With your reservation contract in hand and your bank-specific application form filled, you can meet with a bank representative at one of the Participating Financial Institutions (PFI's) of the Rwanda Housing Finance Project: Bank of Kigali, KCB Rwanda, Bank of Africa, Zigama CSS, NCBA Bank or BPR. The Bank will then go through its normal procedure to approve your mortgage loan.

5. Start depositing your down payment into an escrow account

Once your loan is approved, you will be required to deposit a 10% down payment to the selected bank, who will house your funds in an escrow account until your unit is ready. The bank will issue us a commitment letter to officially book the unit of your choice.

6. Transfer of title

Once your unit has been completed, we will transfer the property title under your name. The bank will send an approved valuer who will inspect your house and verify that it matches the specifications on your sales contract. The bank will then release the remaining 90% and pay us on your behalf.

7. Handover of your house keys

The final step. With all administrative and financial details sorted out, we can now proceed to the most important part: the handover of your unit, attended by our entire sales team. It's time to enjoy your brand-new home!

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