

# THE RESIDENCES DEWA



## FRACTIONAL PRODUCT OVERVIEW

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The Fractional Ownership program for the Residences Dewa offers a unique product within the Phuket Real Estate market by providing a “Second Home” alternative at a fraction of the cost of an outright or whole-ownership purchase and without any of the hassles or responsibilities traditionally associated with second-home ownership. The product has been designed to provide flexibility in usage for the Fractional Ownership Buyers and is a hybrid offering, combining the opportunity for lifestyle enhancement through annual usage, linked to the return of a sizeable capital sum at the end of the Program term.

The term is initially set at fifteen [15] years but this is extendable, once only, for a further term of five [5] years if 75% of the Fractional Owners in any specific Apartment so choose during the penultimate year of the initial 15-year term.

## WHY CHOOSE FRACTIONAL OWNERSHIP AT THE RESIDENCES DEWA?

It's one of THE smartest ways in which to own a Second Home

- Buy only the time that you can use each year
- Turn-key acquisition
- All management responsibilities taken care of for Owners
- Luxury living at an affordable price
- No Hassles associated with ownership
- Full resort services and amenities
- International Exchange membership
- Retains value in resale



## OWNERSHIP BENEFITS AND PRIVILEGES

- Platinum membership of Interval International for first 5 years of membership providing exchange options to over 3,000 resorts worldwide, as well as Priority Pass membership providing access to its International Airport Lounge Usage Program.
- Dedicated Member Concierge onsite
- Discounted access to local golf, spa and health and wellness facilities
- Members' have flexible usage of modern Apartments

## FRACTIONAL OWNERSHIP AT THE RESIDENCES DEWA OFFERS PARTICIPANTS:

- The opportunity to enjoy quality time with family and loved ones within a beach resort lifestyle
- Care-free, trouble-free holiday taking within a landscaped environment just a stone's throw from the beautiful Naiyang Beach
- The opportunity to revitalize and re-connect with family and friends
- Pride and prestige of ownership

## LEGAL STRUCTURE

The Developer has worked with FNTC and its Thai Legal Advisors to create a secure product structure for the Residences Dewa. The structure as well as the role of FNTC, acting both as the Escrow Agent for the Fractional Program, as well as Administrator, is more fully described in the FAQ's which follow at questions numbered 13 to 15 inclusive.

## FREQUENTLY ASKED QUESTIONS

**1. Why Phuket?**

2. Why Dewa?

**3. What facilities are on offer at the Dewa Resort?**

4. Who is the Developer of Dewa?

**5. What is Fractional Ownership?**

6. What will I own?

**7. Is Fractional Ownership just like Timeshare?**

8. What are some of the advantages of Fractional Ownership?

**9. Why should I consider Fractional Ownership rather than a Wholly Owned Second Home?**

10. Can I buy more than one Fractional Interest at the Residences Dewa?

**11. Can I purchase a Fractional Ownership Interest with someone else?**

12. Can I sell my Fractional Ownership Interest at will?

**13. Please explain how the legal structure has been designed for the Residences Dewa**

14. Please tell us more about FNTC- the chosen independent Administrator?

**15. Please explain the primary role of the independent Administrator**

16. How will Fractional Owners be able to choose to extend their Fractional Ownership Program by a further five years?

**17. How many days of Annual Usage am I able to enjoy at Dewa?**

18. Please explain how the reservation system works

**19. What if I cannot use one of the weeks allocated to me?**

20. What other costs are involved besides the initial purchase price?

**21. Can I rent my weeks?**

22. Can I invite close friends and family to use my weeks?

**23. Am I allowed to make changes to the Apartment in which I own my Fractional Ownership Interest?**

24. What is a Condominium Juristic Person in Thailand?

**25. What does the CJP do?**

26. Who is the Club Manager for the Residences Dewa?

**27. Do I have access to all the resort's facilities and amenities?**

28. Do I have to pay Annual Dues?

**29. How is the Seasonality of the location prescribed at Dewa?**

30. Am I able to exchange weeks at Dewa for space at other Resorts?

**31. Who are the people responsible for the interior design of the Fractional Apartments?**

32. Are instalment payment plans available so that the cost of acquisition can be spread?

**33. How do I purchase a Fractional Interest at the Residences Dewa?**

## **1. Why Phuket?**

Phuket is one of south east Asia's most iconic and desired resort destinations; a playground combining laid-back luxury; a stunning natural environment; extensive sailing and marine tourism activities; stylish beach culture and an eclectic restaurant scene, deli's, coffee shops and with prestigious mall, duty-free and boutique shopping experiences. Phuket's unique appeal draws visitors back, time and again, to enjoy diverse cultural experiences within an island paradise, refreshed by sea breezes that relax, revive and uplift the soul.

## **2. Why Dewa?**

Dewa is an established boutique resort offering stress-free vacations within an outstanding natural environment at Naiyang Beach. Dewa is conveniently located on the west coast for access to a number of beaches and secluded bays as well as being within a short drive from the recently upgraded Phuket International Airport. Dewa takes full advantage of its coastal proximity as it is adjacent to the Sirinath National Park as well as being a stone's throw from Naiyang Beach. The Dewa Resort provides recently-built hotel accommodations, spacious private pool villas in addition to the Residences Dewa which are located adjacent to the main resort. The property boasts mature, landscaped gardens and all essential resort amenities to provide a haven from which to explore Phuket and Phang Nga to the north.

At the Dewa Residence itself, we feature a large lap pool connected to an oversize jacuzzi area, a dedicated small children's pool and a large pool deck. On the ground floor of the building you will furthermore find car parking, guest lavatories, a kid's club and a large Fitness club with a recreation area in front. Even all this is all located at the Residence itself, it is nevertheless all managed by Dewa Resort.

## **3. What facilities are on offer at the Dewa Resort?**

The resort incorporates a spacious reception area, the onsite Terrace Grill restaurant and bar; a freeform swimming pool with Pool Bar, Lime Leaf Spa, Bread & Butter Patisserie and an adjacent Dive Shop.

## **4. Who is the Developer of Dewa?**

The Developer of the Dewa Resort is R & B Partners Co., Ltd., a consortium of international and Thai investors who had originally identified the plot of land on which the Resort is built as an excellent location for a family-oriented mixed-use resort providing modern, spacious hotel accommodation, superbly designed private pool villas and a separate condominium block offering large one-bed and two-bed apartments for resort-style living.

## **5. What is Fractional Ownership?**

Fractional Ownership simply means the division of any asset into portions or shares. Fractional Ownership entitles participants to certain flexible usage rights, usually a set number of weeks per year, with the advantage of equally sharing the annual running costs associated with the property. Fractional Ownership is universally regarded as an intelligent and green alternative to 'holiday' or 'second home' whole ownership. It is a prime example of what is often referred to as "The Sharing Economy". At the Residences Dewa, the term "Fractional Ownership" means precisely that – Co-Owners acquire a one twelfth beneficial interest in the ownership of the asset which can be realized subsequently, as described in the answer to Question 15 below.

## **6. What will I own?**

You will acquire a one-twelfth beneficial interest within the Apartment in which you purchase your share. The unencumbered ownership of your Apartment is held secure, on your behalf, by an independent Administrator who is contractually bound to protect the assets ceded to the Fractional Ownership program. The Fractional Ownership Program runs for a term of 15 years, with a possible extension of 5 years if 75% of the Co-Owners within a specific Apartment so choose, after which the Administrator is obligated to sell the Apartment on the open market, after having first obtained two separate, independent valuations and then to distribute the net proceeds of sale to the Apartment owners so that each receives a one twelfth share of those net sales proceeds.

Your ownership interest is evidenced by an Acknowledgement of Ownership issued by the Administrator in respect of your beneficial interest in your Apartment together with your Participation Certificate for the Residences Dewa. Your Fractional Ownership interest is freely alienable and can be sold, mortgaged, gifted or bequeathed, as you so choose.

## **7. Is Fractional Ownership just like Timeshare?**

Fractional Ownership is NOT the same as timeshare, although it does afford many of the same freedoms and usage benefits. The unique value proposition of Fractional Ownership is that the purchaser owns an equitable interest in the property, which is not the case with a timeshare, which is solely a leisure product, where the value of the timeshare interest decreases, with usage over time. Therefore, if the Fractionally Owned property appreciates in value, then so does the value of the equitable interests, ensuring that Fractional Interest Owners receive a significant capital sum when the Apartments are sold by the Independent Administrator on the Fractional Owners' behalf.

## **8. What are some of the advantages of Fractional Ownership?**

*Affordability:* You only pay for what you need and what you will use on an annual basis.

*Stress-Free Vacations:* The traditional chores and hassles associated with second home ownership and property management are removed. The property is managed for you by professionals.

*High-End Ownership:* You can enjoy a more luxurious and spacious home in a more prestigious location than you might be able to justify, or indeed otherwise afford through a traditional whole ownership purchase.

*Planned Time:* Purchasing a set number of weeks through a Fractional Ownership Plan gives you the opportunity to plan for your vacations.

*Going Green:* Having one luxurious second home that is used on a year-round basis by multiple Fractional Owners is far more energy efficient than having multiple individual second homes that are occupied by their respective Owners for only a few weeks of the year.

## **9. Why should I consider Fractional Ownership rather than a Wholly Owned Second Home?**

Fractional Ownership can provide the holiday home you've always wanted, conferring pride of ownership and conservation of your valuable economic resources. The most obvious reason for owning a property fractionally is the very high level of luxury and comfort gained, in comparison to the money invested. There is real value for your money plus your ownership interest can be precisely aligned with the length of time that you wish to spend at your Resort on an annual basis. Add to this, the fact that unlike second home ownership, which carries with it numerous responsibilities regarding property maintenance, insurance and security, all the hassles traditionally associated with second home ownership are removed because your Apartment will be professionally managed on your behalf by an experienced management company throughout the term of your Ownership.

**10. Can I buy more than one Fractional Interest at the Residences Dewa?**

Yes. You can purchase as many Fractional Ownership interests as you would like.

**11. Can I purchase a Fractional Ownership Interest with someone else?**

Yes. How you go about purchasing your Fractional Ownership Interest is entirely up to you.

**12. Can I sell my Fractional Ownership Interest at will?**

Yes. Your Fractional Ownership Interest is registered with the Program's independent Administrator and evidenced by your Ownership documents so that you can sell your Fractional Ownership Interest on the open market at any time. The Developer will also provide a resale service for those who have invested in the Dewa Fractional Ownership Program. The only restriction is that re-sale is not permitted until after the third anniversary of the date on which you purchased your Fractional Interest.

**13. Please explain how the legal structure has been designed for the Residences Dewa**

To create a fractional ownership structure, the Developers have placed the control of the unencumbered ownership of the Fractional Ownership Apartments in the hands of an independent Administrator under the terms of an Administration Agreement. The independent Administrator chosen for this role is the largest company of its kind and operates globally and has over 30 years' experience of managing this type of structure. Placing the control of the unencumbered ownership of these Apartments in the hands of an independent Administrator provides a guarantee that Owners can exercise and enjoy their annual usage rights for the full the term of the Fractional Ownership Program. The Developer has then designed a contractual Usage Plan contained within a document called "The General Terms and Conditions" with which all Fractional Owners are obligated to comply as well as a set of rules to govern Fractional Owners' reservation procedures. These are the Product Documents to which you are referred for a fuller understanding of the Fractional Ownership Plan.

**14. Please tell us more about FNTC- the chosen independent Administrator?**

FNTC is the world's foremost provider of business solutions and legal structures for the global resort development industry. The FNTC footprint extends to all styles of development – from timeshare to fractional and shared ownership, to mixed-use sites, to the most exclusive private residence clubs. FNTC works with more than 300 international travel and leisure resorts, servicing nearly three quarters of a million consumers and it has more than \$3billion of property assets under management.

It was chosen by the Developers to be the independent Administrator for the Residences Dewa because of its stellar reputation with more than 30 years of industry experience, as well as its ability to provide a range of back-office administrative services for the Developer which will deliver greater efficiencies with the Program's day-to-day operations. The company website can be found at <https://www.fntc.com>

**15. Please explain the primary role of the independent Administrator**

The independent Administrator was selected because it is the largest specialist Company of its kind operating within the global resort and leisure real estate industries. The role of the Administrator is to ensure that the unencumbered ownership of each Apartment which is added to the Residences Dewa Fractional Ownership Program is held safe and secure on behalf of the Fractional Owners, to protect their beneficial ownership interests therein. The Administrator will also issue an Acknowledgement of Ownership and Participation Certificate to each Co-Owner who has paid their full purchase price in

respect of their participation. The Administrator will also be responsible for maintaining the register of Fractional Owners and details of their equitable ownership interests and will raise the invoices for each Fractional Owners' Annual Dues and collect the same on behalf of the Manager.

**16. How will Fractional Owners be able to choose to extend their Fractional Ownership Program by a further five years?**

The General Terms contain provisions whereby on the fourteenth anniversary of the Fractional Ownership Program within a specific Apartment, the Fractional Owners can meet to consider a Special Resolution to extend the Apartment's participation in the Fractional Program for a further 5 years ; if the Special Resolution is passed by 75% of the Fractional Owners in that specific Apartment then the Apartment will continue its participation within the Fractional Ownership Program for a further five years. Thereafter, Fractional Owners must then formally request the Administrator in writing to follow the applicable procedure for obtaining two independent valuations regarding the Apartment's market value, ahead of arranging a sale thereof on the open market at the best price reasonably obtainable and after deduction of all expenses of sale comprising agent's commission and legal fees, the Administrator is obligated to pay out the net proceeds of sale, in equal shares, to the Fractional Owners who have an equitable interest in that specific Apartment.

**17. How many days of Annual Usage am I able to enjoy at Dewa?**

Each Fractional Owner is entitled to 28 nights of guaranteed flexible annual usage. Two weeks can be taken within the High Season and two weeks within the Summer Season, as defined. Additionally, there are four weeks within each Apartment which remain unsold to allow for some flexibility within the reservation system.

**18. Please explain how the reservation system works**

The Fractional Ownership Program at the Residences Dewa has adopted a Rotating Reservation Priority format which is the most popular reservation system for Fractional Ownership projects. The rotating reservation schedule, where the Fractional Owners' reservation priority period advances is shown in the diagram below. In the case of the Residences Dewa, the reservation priorities have also been reversed as between Peak season and Summer season to create a more equitable reservation allocation methodology. At the time of purchase, each Fractional Owner will be ascribed a prefix or Letter within their Purchase Agreement and this Letter then fixes that Owner's reservation priority over the lifetime of the Fractional Ownership Program. In the example below, the reservation priority jumps by 3 years, from year to year, to create a more equitable spread of the priorities, as shown below where only the Letter "L" has been highlighted to illustrate the spread of the priorities over a fifteen-year cycle.



Peak Season week reservation priority allocation

	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15
1st	A	D	G	J	B	E	H	K	C	F	I	L	A	D	G
2nd	B	E	H	K	C	F	I	L	D	G	J	A	B	E	H
3rd	C	F	I	L	D	G	J	A	E	H	K	B	C	F	I
4th	D	G	J	A	E	H	K	B	F	I	L	C	D	G	J
5th	E	H	K	B	F	I	L	C	G	J	A	D	E	H	K
6th	F	I	L	C	G	J	A	D	H	K	B	E	F	I	L
7th	G	J	A	D	H	K	B	E	I	L	C	F	G	J	A
8th	H	K	B	E	I	L	C	F	J	A	D	G	H	K	B
9th	I	L	C	F	J	A	D	G	K	B	E	H	I	L	C
10th	J	A	D	G	K	B	E	H	L	C	F	I	J	A	D
11th	K	B	E	H	L	C	F	I	A	D	G	J	K	B	E
12th	L	C	F	I	A	D	G	J	B	E	H	K	L	C	F

Summer Season week allocation – reversed ballot

	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15
1st	L	C	F	I	A	D	G	J	B	E	H	K	L	C	F
2nd	K	B	E	H	L	C	F	I	A	D	G	J	K	B	E
3rd	J	A	D	G	K	B	E	H	L	C	F	I	J	A	D
4th	I	L	C	F	J	A	D	G	K	B	E	H	I	L	C
5th	H	K	B	E	I	L	C	F	J	A	D	G	H	K	B
6th	G	J	A	D	H	K	B	E	I	L	C	F	G	J	A
7th	F	I	L	C	G	J	A	D	H	K	B	E	F	I	L
8th	E	H	K	B	F	I	L	C	G	J	A	D	E	H	K
9th	D	G	J	A	E	H	K	B	F	I	L	C	D	G	J
10th	C	F	I	L	D	G	J	A	E	H	K	B	C	F	I
11th	B	E	H	K	C	F	I	L	D	G	J	A	B	E	H
12th	A	D	G	J	B	E	H	K	C	F	I	L	A	D	G

**19. What if I cannot use one of the weeks allocated to me?**

Using the Owners’ dedicated Concierge Service, it may be possible to exchange a week allocated to you with another Fractional Owner who is also seeking to switch a week. Alternatively, it may be possible to exchange an allocated week for a “Space Available” week through the Fractional Owners’ reservation system. Another alternative may be to switch a week through our affiliated exchange partner, “Interval International”, for space in another luxury resort within Europe, south-east Asia,

North America or the Caribbean, or possibly book that long-awaited cruise through the Greek Islands in exchange for some of your allocated time in Phuket next year.

**20. What other costs are involved besides the initial purchase price?**

All Fractional Ownership Plans will incur the normal costs associated with real property ownership including property taxes, insurance and utilities, building repairs, maintenance, management and purchase of any requisite supplies. Additionally, because Fractional Ownership properties come fully furnished, it is prudent to establish a reserve fund for the periodic replacement of furnishings that become worn. These costs should be considered and are assessed to each Fractional Owner annually, based on a budget prepared by the Resort Manager.

**21. Can I rent my weeks?**

The Developer concluded that it would not be appropriate to allow rental activity to the public; however, rental will be allowed to “unaccompanied guests” of the Fractional Owners, subject to provisions laid down in the General Terms and Conditions.

**22. Can I invite close friends and family to use my weeks?**

There is no restriction on Fractional Owners allowing relatives and close friends to make use of weeks that they reserved within their annual usage entitlement, but it is necessary for Fractional Owners to advise the Manager in advance who will be using the Apartment during a reserved period. Guests of Fractional Owners typically take excellent care of the property, if they know the usage policies; no pets; no smoking; no exceeding of the maximum number of overnight occupants, and so forth.

**22. How is my Apartment decorated, furnished and equipped?**

All Apartments are elegantly appointed with fine furniture, paintings, decorator touches, top quality blinds and curtains, crockery, first class appliances and cooking utensils, quality audio-visual equipment and premium bedding. The attention to detail will make you feel perfectly at home. No reasonable cost has been spared and nothing has been overlooked. Details of the interior design consultancy who have overseen the unit designs is given at Question 31 below.

**23. Am I allowed to make changes to the Apartment in which I own my Fractional Ownership Interest?**

No. The Apartment design and interior configuration cannot be changed, nor can Fractional Owners alter the internal décor or change the furniture, fittings and fixtures. This policy allows all owners peace of mind that the quality of interior design and styling present at the time of purchase will remain unchanged, despite multiple owners with varying tastes.

**24. What is a Condominium Juristic Person in Thailand?**

A condominium juristic person is a body of persons, a corporation, a partnership, or other legal entity that is recognized by law to have legal rights and to perform certain duties. The condominium Juristic Person, represented by its committee and manager, assumes responsibilities for taking care of communal facilities such as the swimming pool, garden area, and other shared parts of the condominium project to maintain order and cleanliness throughout the condominium for the benefit of all the residents and co-owners.

## **25. What does the CJP do?**

The CJP at Dewa was originally created to oversee and administer the Condominium regime adopted at the development which includes those Apartments which form the Residences Dewa Fractional Ownership Program so that the interests of all Owners are fairly and equitably administered. Duties include the following:

- Liaison between Property Owners and the on-site operator to facilitate the ongoing maintenance and operation of the Dewa condominium property.
- Collection of any applicable statutory charges and annual levies from property owners and the discharge of outgoings on the property
- Establishment and ongoing operation of the Owner's Operating Budget, which includes the reserve funding requirement, insurance of the F.F.& E. (furniture, fixtures & equipment) within each of the Apartments and repairs and maintenance within the Apartments, including liaising with the on-site operator as necessary
- Appointment of local professional advisors as required
- Other duties as required by law and by any additional obligations regarding the Fractional Ownership program

## **26. Who is the Club Manager for the Residences Dewa?**

The management of the Fractional Ownership Program is overseen by R&B Partners Co., Limited who are the duly appointed Managers of the Dewa Condominium, responsible for maintaining all the common areas, as well as providing management services and personnel specifically for the Fractional Ownership Program including Owner reservations, operation of the reception for check-in and check-out, housekeeping and laundry services, back-office administration and interior maintenance of the Fractional Ownership apartments.

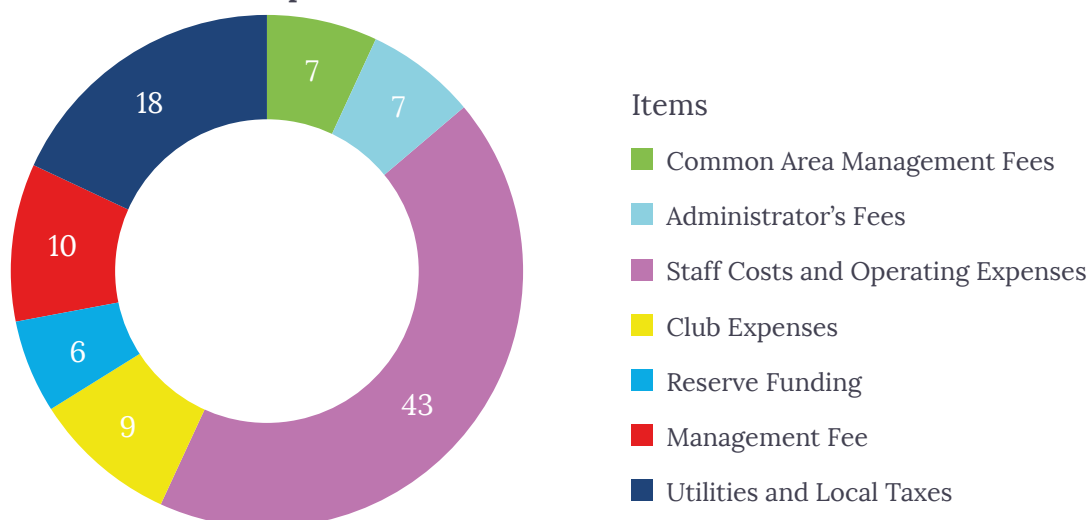
## **27. Do I have access to all the resort's facilities and amenities?**

Yes. The Resort's facilities and amenities are open to all Fractional Owners, including the Terrace Grill Restaurant, the pool bar, The kids club, the Gym, the Lime Leaf Spa, Bread & Butter and the swimming pools.

## **28. Do I have to pay Annual Dues?**

Yes. The Manager prepares a detailed budget each year for the operation of the Fractional Ownership Program from which the Annual Dues for the Fractional Owners at the Residences Dewa are then calculated. The basis for apportioning these Annual Dues amongst the Fractional Owners is by reference to the square meterage of the different types of Apartments, so that the two-bed Apartments pay more than the smaller one-bed apartment. The pie chart below sets out the approximate percentages of the key components of the Annual Dues, comprising the Common Area Management Fees, staff costs and operating expenses, independent Administrator's costs, utilities and taxes, reserve funding, Program expenses and management fees. According to the General Terms, the Annual Dues cannot be increased by more than 5% in any single Use year.

### Breakdown of main components of the Annual Dues for the Residences Dewa



### 29. How is the Seasonality of the location prescribed at Dewa?

The seasonality across the calendar year has been assessed by the Developer based upon several specific factors including the local climate and historical demand for leisure accommodation, as well as in consultation with our international exchange provider. The current seasonal bandings provide for Peak Season to comprise weeks 1 to 18 inclusive plus weeks 45 to 52 inclusive and for Summer Season to comprise weeks 19 to 44 inclusive, as contained within the illustrative seasonality calendar set out below).

The Residences Dewa Seasonal Calendar - 26 Peak Season and 26 Tranquil Season Weeks

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
49	50	51	52												

### 30. Am I able to exchange weeks at Dewa for space at other Resorts?

Yes. The Residences Dewa are in the process of being affiliated to Interval International [I.I.], a leading global provider of membership and leisure services to the resort industry. Founded in 1976, I.I. has some 3,000 affiliated properties around the world and has since September 2018 been owned by Marriott Vacations Worldwide. Fractional Owners at the Residences Dewa will be enrolled as Platinum Members of I.I. at the time of purchase, for an initial term of five [5] years Thereafter membership renewal is at each Fractional Owners' discretion.

The programs, procedures, costs and features of the exchange programme are more fully set out in separate materials distributed by the Exchange Organisation. Any fees of the Exchange Organisation (whether for exchange, membership or otherwise) are the responsibility of the individual Member. Current levels of membership renewal fees are set out below:

Interval International Platinum Membership Renewal	Cost in USD \$
One Year	129
Two Years	258
Three Years	329
Five Years	516

Fees in respect of an I.I. Exchange will depend on whether an exchange is taken within Asia [and for exchange purposes, Asia covers all countries from Japan south to Indonesia, east to the Philippines and west through India] or are international. Exchange fees, as well as the fee for I.I. providing a Guest Certificate, are set out below:

Exchange Fees	USD \$
Asia	128
International	188
Guest Certificate	69

I.I.'s most prestigious membership level, Interval Platinum, is targeted towards discerning travelers who aspire to privileged status, personal attention and a higher-end travel experience.

A full summary of the Interval Platinum Membership benefits can be found at:  
<https://www.resortdeveloper.com/sites/resortdeveloper/products-services/membership-programs/interval-platinum>

### **31. Who are the people responsible for the interior design of the Fractional Apartments?**

Interior Design has been entrusted to M2Plus, This is a Phuket Furniture Store and interior design company which brings the long-standing tradition of Thai craftsmanship into the modern age, based on the belief that great furniture should be a harmonious mix of fabulous design and superb function, a marriage of contemporary beauty and lasting build quality. M2 Plus's principal designer, Mary Pakamard, has a degree in Fine Art from Prince of Songkhla University, Thailand, and a first-class honors degree in Interior Architecture & Design, from Raffles College of Design & Commerce, Australia. For more information please visit: <https://www.m2.plus>

### **32. Are instalment payment plans available so that the cost of acquisition can be spread?**

Several instalment payment plans are available and may be structured to suit a client's needs.

### **33. How do I purchase a Fractional Interest at the Residences Dewa?**

Simply contact one of our consultants.