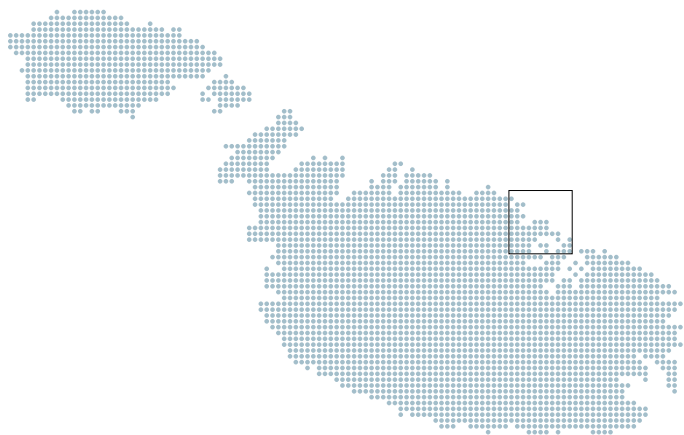




a brighter side to life

www.fortcambridge.com



life by the sea, with urban comfort



Over 85% of
the entire
development
is dedicated
to landscaped
open spaces

To have the luxury of life by the sea, you don't have to give up on the comfort and convenience of the urban core. Now there's a development of apartment complexes which offers you the best of both: a marine environment in the urban hub of Sliema on the island of Malta. Fort Cambridge is away from the noise and confusion of heavy traffic, built on a peaceful tongue of land surrounded by sea – the Tigné peninsula – yet two minutes away from anything you might need.



the best is yet to come

If you think you have seen one too many apartments, none of which provides you with what you need or want, then this might be what you have been waiting for. The main problem with most apartments is the lack of light and space, the feeling of being cramped, the terracing of one block of apartments next to another, so that they do not stand independently, with windows all round. Fort Cambridge has changed all that.

If you want the convenience and security of living in a contemporary apartment, but without giving up your space and your privacy, then look at the plans for Fort Cambridge, and talk to us.





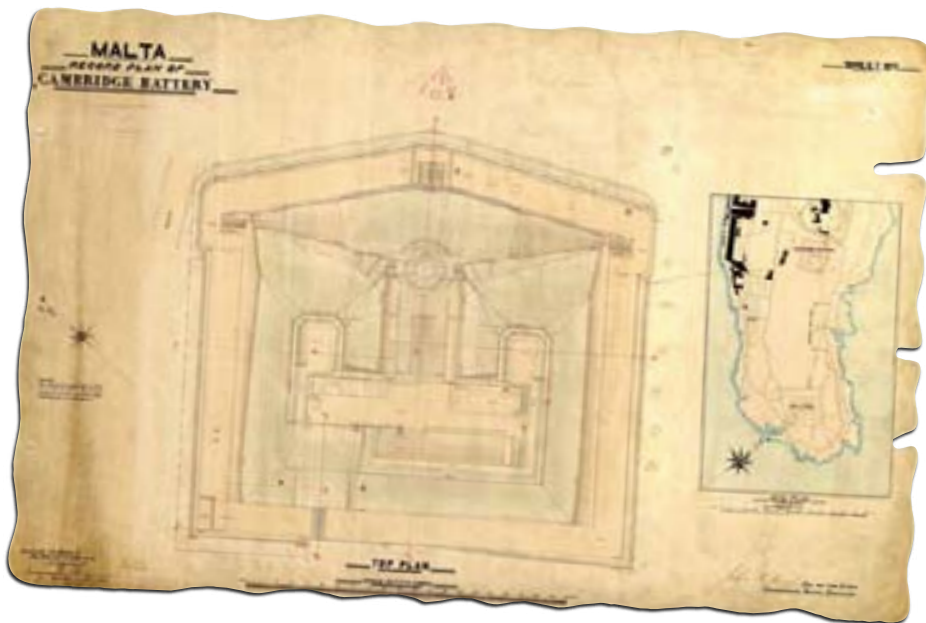
Slieima is the place to live if you want the ease of having all services at your fingertips, and Malta's most popular cafes, shops and restaurants within walking distance. Nothing beats popping out for a coffee when you feel like it, without getting into your car and driving. The seaside promenade is on your doorstep. To go down to the beach for a quick swim in the Mediterranean all you have to do is cross the road. There is winter sunshine and summer breezes.



historical background

the cambridge battery *{Fort Cambridge}*

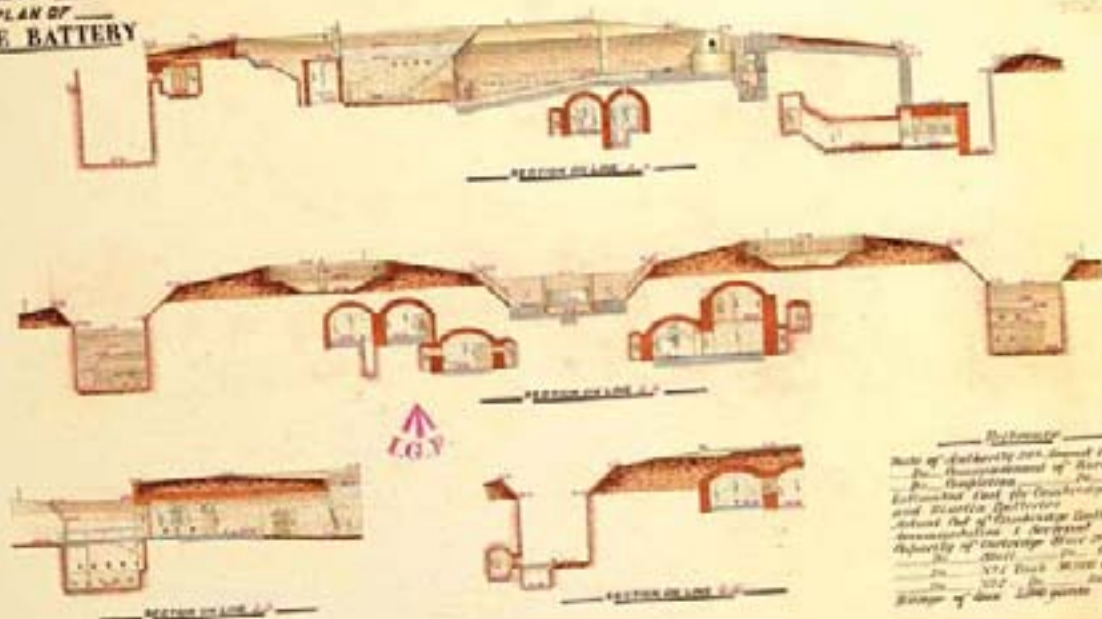
Fort Cambridge gets its name from its location: the old fort that defended the Sliema peninsula from the first years of the 19th century until Malta ceased to be a British colony in 1964. Within the grounds of Fort Cambridge is the Cambridge Battery, a fort built in the shape of a pentagon in the second half of the 19th century. Once it stood surrounded by soldiers' barracks and by the homes of British army officers, built in the Edwardian style in the early 1900s. Now it is a historical attraction, which is being carefully restored and will be surrounded by gardens open to the public. The battery once held one of the famous 100-tonne guns that defended Malta. The other gun is at Fort Rinella, which Fort Cambridge resembles closely in design. Both Fort Rinella and Fort Cambridge were built by the British as a reaction to the unification of Italy in 1871, and the upgrading of the Italian naval fleet.



The battery was manned by 35 men of the Royal Garrison Artillery, and by an infantry detachment.

Before the Crimean War in 1854, Malta was used as an assembly point for the whole of the allied fleet. The island became an important staging-point for the British army and navy. The harbours were full, particularly when the Suez Canal was opened in 1869. By 1860, Malta was being restocked with new and more powerful guns and gun emplacements. After 1866, timber ships began to be replaced by iron-clad vessels, and so bigger coastal guns were needed to penetrate this armour-plating. All the barrack and guard rooms had windows which were covered by iron grilles, through which muskets could be fired. There once was an infantry parapet on the roof. The main gate was reached only by means of a Guthrie rolling bridge, which could be rolled back into the fort.

MALTA RECORD PLAN OF CAMBRIDGE BATTERY



Reference
 Date of Authority 200, issued 1910
 In: Department of War 200, August 1910
 In: Construction 200, 218 November 1910
 Estimated cost of Construction £ 20,000.
 and Electric Lighting
 Actual cost of Construction £ 18,000
 Amount of Construction £ 20,000
 Authority of Construction 200, 218 November 1910
 In: 200, 218 November 1910
 In: 200, 218 November 1910
 In: 200, 218 November 1910
 Range of guns 1000 yards

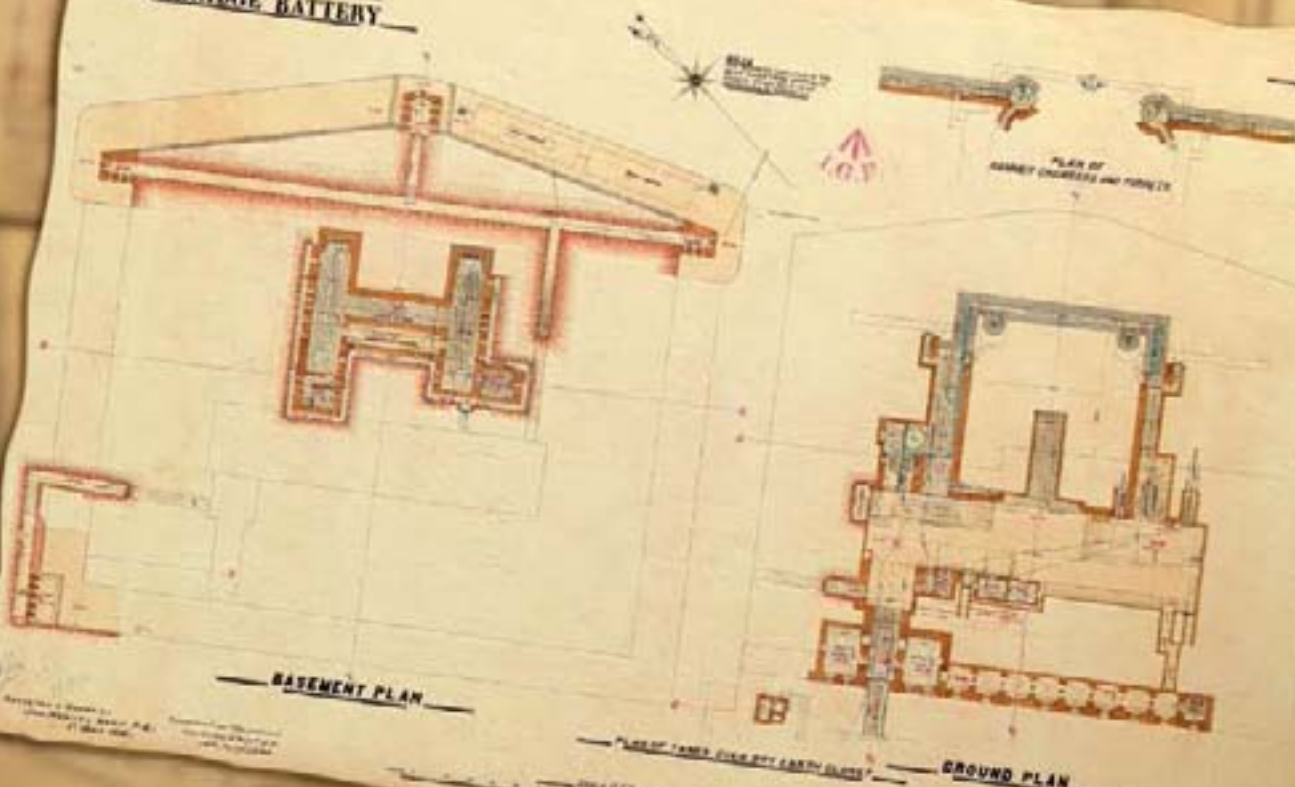
SCALE OF 1:1000

By the Staff
 Lieutenant Colonel

Designed & Drawn by
 J. H. P. 1910

Reviewed on the ground
 by the Staff
 1910

MALTA RECORD PLAN OF CAMBRIDGE BATTERY



BASEMENT PLAN

GROUND PLAN

Designed & Drawn by
 J. H. P. 1910

Reviewed on the ground
 by the Staff
 1910

By the Staff
 Lieutenant Colonel

a brighter side to life

fort**CAMBRIDGE**



Fort Cambridge is a contemporary-style apartment complex on Sliema's Tigné peninsula in Malta. It is designed by one of Malta's leading firms of architects to offer all the conveniences of modern life, maximising the use of space without giving up the luxury of roomy comfort. Wide balconies and generous windows overlook wide sea vistas. There is plenty of light and air, and a choice of different orientations because each block of apartments stands independently, surrounded by space. The reflection and flow of light is maximised by the use of thick, reinforced recycled glass to front the balconies and terraces, and for parts of the facade. This also gives the apartment blocks an effective aesthetic look when seen from outside.



The surface finish is hardwearing to withstand the marine environment. Marble and granite finishing is used in some areas. The blocks are stepped to create a series of white planes, and the orientation is to the four directions: north, south, east and west, offering a wide choice of apartments that only a free-standing block can provide. There is no commercial component to the development, which means that the lower levels will be kept free from shops, bars, cafes, restaurants, supermarkets or offices. This makes Fort Cambridge Malta's only development of this nature which is purely residential.



north-east view from sea

aesthetics of the exterior



Fort Cambridge offers a choice of orientations, which means that you can choose to have an apartment that looks out over the wide open sea, towards the town, or with beautiful old Valletta across the water. Because of the prominence of the development, we have paid as much attention to the aesthetics of the exterior as to the comfort and style of the interior. A variety of quality materials have been incorporated into the façade with tremendous effect, and the independently standing apartment blocks are conceived in the round, with an eye to how they are perceived from all angles and directions. The old fort at the foot of the apartment blocks is being professionally restored, and will be surrounded by landscaped gardens.

These drawings are for indicative purposes only and are still subject inter alia to approval by the relevant authorities. They should not be used other than to communicate general design intent, and the outline layout, volume and massing approved to date. TBA Periti advises that these drawings are liable to change and declines any responsibility if the drawings are used for any other purpose.



amenities in and around...

The gardens at the foot of the complex are focussed on the restored old battery building. A private swimming-pool is a plus-point, and the beaches with clear water are just a minute's walk away, as are shops, cafes, restaurants and the hum of enjoyable daily life. A fitness centre and indoor pool are also available.* There is full security, making Fort Cambridge a very safe environment to live and relax. Living in an urban space in a busy seaside resort puts parking at a premium. One of the most important factors in choosing an apartment has become the availability of parking space. Fort Cambridge will have four levels of garaging concealed beneath. This is enough for 900 cars set against around 380 apartments.

* Membership fee is applicable






apartments the best available choice

Fort Cambridge offers a brilliant choice of one-, two-, three- or four-bedroom apartments, duplexes and penthouses. There are 380 to choose from spread between three freestanding blocks oriented north, south, east and west. Almost all of them have a view and extensive parking. Many of them have wide terraces and balconies, and the uppermost floors give spectacular vistas over the sea and Valletta. Large windows and facades of recycled greenish glass contribute to the overall effect of sea and sky, light and air. These are contemporary spaces to make the most of life in the 21st century.

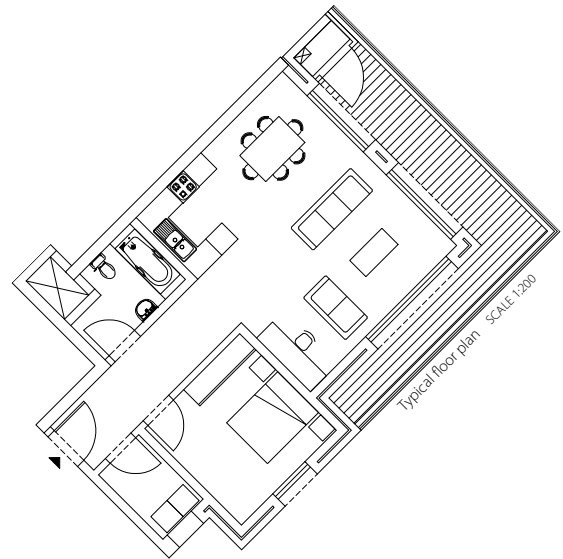




Life Style

one-bedroom apartments

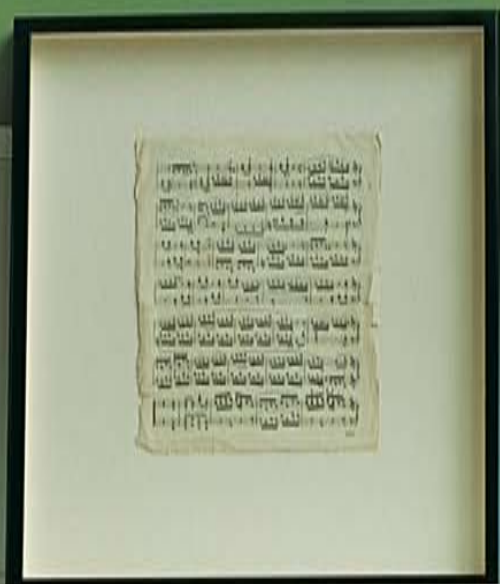
average of 80m²



These apartments are perfect for single people or couples who lead a highly committed life. They are a base for living, without draining energy by requiring too much time and attention. They are neat, efficiently laid out, and superb vehicles for a fast-paced lifestyle. They are also ideal for those who are at a later stage in life and who want to downsize their home to have fewer cares or demands on their time - without giving up any of the quality of a home at the top end of the market. One-bedroom apartments have an average floor area of 80sqm, and come in a choice of en suite & separate bathroom, or separate bathroom only.

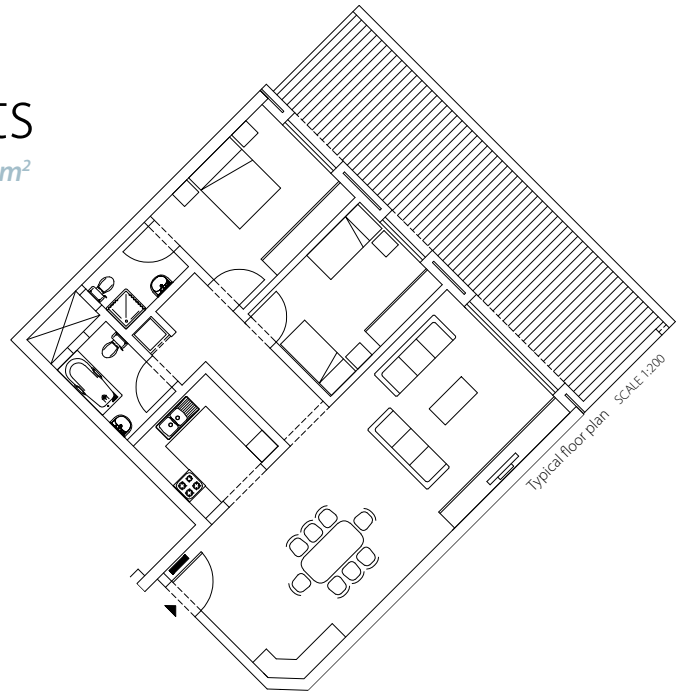


For illustrative purposes only.



two-bedroom apartments

average of 140m²



Two-bedroom apartments offer more flexibility – that extra room is always very useful even if you don't need it as a bedroom for children or visitors. It can make an excellent study, extra living-room, or even storage space. Two-bedroom apartments have an average floor area of 140sqm, and have one separate bathroom and one bathroom en suite to the main bedroom.

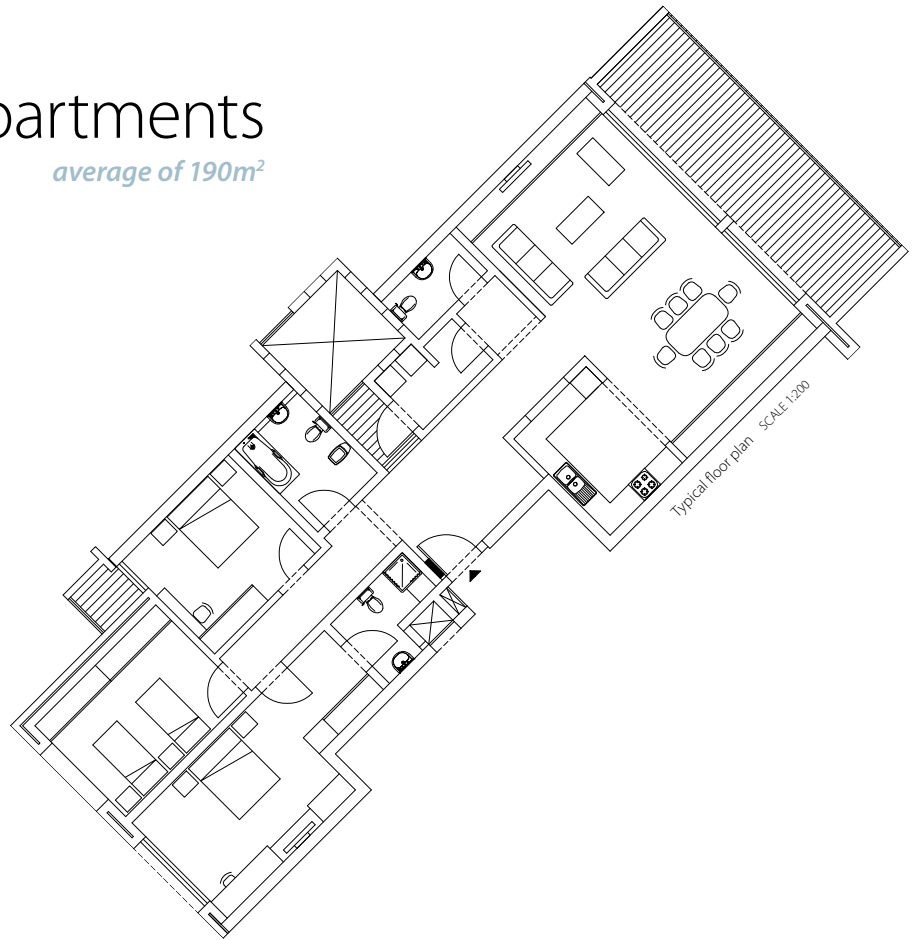


For illustrative purposes only.



three-bedroom apartments

average of 190m²



These are the solution for families or simply for couples or single people who want all that extra spaciousness. The floor area of three-bedroom apartments at Fort Cambridge is on average 190sqm, and they come with one separate bathroom, one bathroom en suite to the main bedroom, and a guest lavatory.



For illustrative purposes only.



four-bedroom apartments

average of 280m²



Some people see a minimum of space to bother with as the ultimate freedom and luxury. Others see it the other way round: they want the liberty of having a great deal of room, but in a secure and modern apartment finished to the highest specifications, so that they don't have to deal with the myriad maintenance and security problems of living in a large house. Four-bedroom apartments at Fort Cambridge are the ultimate in luxurious apartment space. They come with two bathrooms, main bedroom with en suite, laundry and guest lavatory. Floor areas average 280sqm.

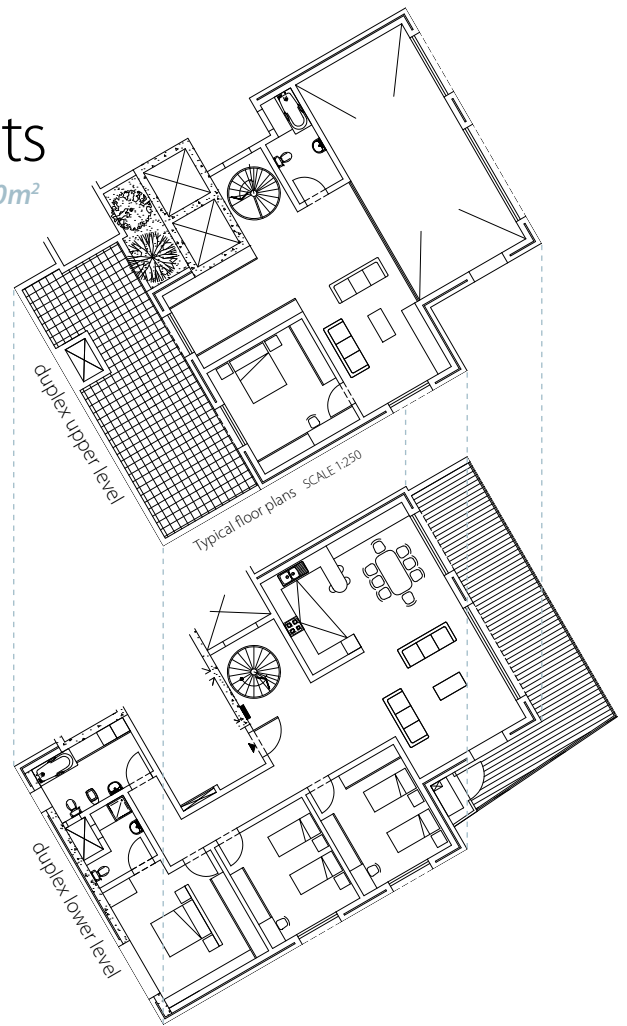


For illustrative purposes only.



penthouse & duplex apartments

average of 300m²



If you are after some of the most stunning views you can get from an apartment window or terrace in Malta, then a penthouse – available as a single floor or as a duplex – at Fort Cambridge is what you are looking for. Beautifully designed and finished to the highest contemporary standards, with stunning exterior styling, these penthouse apartments seem to float between the sea and the sky. They are available in a floor area of around 300sqm.



For illustrative purposes only.



view finder



20th Floor



14th Floor



10th Floor



7th Floor

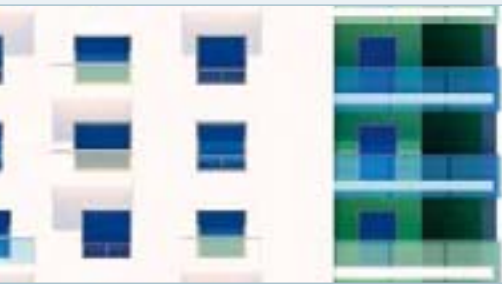




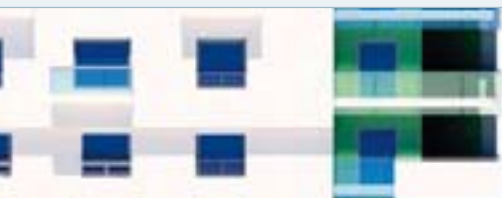
20th Floor



14th Floor



10th Floor



7th Floor



behind the scenes the developers



Gap Holdings Ltd is a successful property development business which brings together the long experience of chairman George Muscat with the dynamic enthusiasm of his son Adrian and his son-in-law Paul Attard. Gap has built up a considerable portfolio of residential and commercial developments, at prices which service all sectors of the market. Gap relies on the benefits of top quality in finishes and specifications, using the services of the best people in the field for architectural design and consultancy. Gap's success is built on giving people what they want and need, rather than expecting them to fit in with what is available. Keen research of the market makes us aware of what is required.





behind the scenes the architects

TBA periti

TBA Periti is a firm of architects set up in 1988, primarily as a structural engineering consultancy. It provided consulting services in the solution of civil and structural engineering problems related to low-rise and high-rise construction, large-span industrial buildings and road bridges. TBA Periti later broadened the scope of its activities to include architectural design. The firm now works in the fields of structural design, reinforced and pre-stressed concrete, steel structures, design of civil and marine works, architectural and interior design, preparation of planning briefs, monitoring and strength assessment of existing structures, structural repair, restoration and rehabilitation of heritage buildings, project managements, valuations and arbitration.





location

malta, europe



Easier access to Europe
through the Schengen Zone

Malta is a member state of the European Union, the Euro currency zone as well as the Schengen zone. The archipelago of three islands - Malta, Gozo and tiny Comino – formed part of the British Empire between 1801 and 1964. Malta became a republic in 1974. Its official languages are Maltese and English, and the national language is Maltese. All official state documents and communications are given in both English and Maltese. English is used as Malta's official business language. Many people are bilingual, and English is widely understood and spoken. A large number of people also speak good Italian. Malta is a very safe country and there is no street crime. Most business activity takes place on the largest island, Malta, where the capital city, airport and government are located. Gozo has a sizeable population but remains more rural. The islands are located between Sicily and Tunisia, which accounts for the almost year-round glorious weather. Sea-bathing is possible for seven months of the year.





Malta's international airport (15 minutes away from Fort Cambridge) has connections to all major European airports. There are sea connections to Sicily, Italy and Tunisia. Malta is also a major Mediterranean hub, and one of the largest super-yacht marinas is located here, in Grand Harbour. The economy is led by tourism, financial services and information technology. The population is made up of 400,000 citizens and a fluctuating number of visitors, permanent residents and other expatriates.



building specifications

construction characteristics

- Reinforced concrete foundations, reinforced concrete columns, beams and slabs in car-parking areas.
- Fair-faced precast reinforced Concrete and/or Block work masonry walls in car-parking areas.
- Load-bearing concrete walls / block work masonry walls, with reinforced concrete beams and slabs in apartment levels, and reinforced concrete lift and main stairwell cores.
- External walls formed by double skin hollow block work or limestone construction or rendered precast concrete elements.

external finishes

- Fort Cambridge facades will be finished with various materials the predominant two being pre rendered fabricated concrete and organic plaster with graffiato finish
- Parapet walls of private terraces will include a sill finished in a hard-stone cladding on the horizontal surface.
- External railings will be either of metalwork or recycled glass as determined in the façade design.
- Rear terraces will be complete with planters and/or pots with anti-root membranes (If applicable).
- Terraces/balconys will be paved with non slip gres tiles. (No changes will be permitted).
- External doors and windows will consist of aluminum frames and double-glazing.
- External common areas will be finished in a mix of large-scale crazy paving using hardstone materials.

- All ground floor apartments will have security roller shutters to external windows. These will be installed on the inside of the window and will conform to the overall design of the whole complex.

standard common area specifications

- Main entrance double doors in tempered glass with stainless steel/bronze handles or suitable alternative, with connection to audio-visual intercom in each apartment.
- Stainless steel/bronze or suitable alternative wall plates to intercoms, and other fixtures and trimmings.
- Cladding to lobby areas, along one or more walls, utilizing cladding materials such as hard stone, marble or mosaic. Other wall areas in gypsum or other mineral-based plasters, finished with plastic emulsion paint.
- Lobbies to include letterboxes.
- Floor finish to lobby areas in hard stone or gres slabs.
- Stairs clad in Marble or gres slabs to both tread and riser.
- Stair railings in designed ironwork and or Aluminium.
- Two or more (as per plan) 8 passenger lifts per block, equipped with emergency evacuation and auto level.
- The lift interior to match lobby areas, and walls with back mirror. Doors to the lifts will be in stainless steel finish.
- Back-up Generator for the common parts including a lift in each core of the block.

- Apartment main doors in solid ash 2" thick complete with box frame and architraves, produced in horizontal panels, with stainless steel door handles and hinges with security lock. (No changes will be permitted).

services

- Connection to foul and rainwater drainage system, and drainage system to bathrooms, shower rooms, kitchens, laundries and external terrace areas.
- All connection preparations for water meter (to be applied for by client). Pressurized fed hot and cold plumbing installation to bathrooms, shower rooms, as indicated on plan, and connection to individual tanks located in each apartment. Mains water supply pressure to kitchens and apartment tank guaranteed by a dedicated pump directly off the water-mains supply. Water-tap installation on all main front terraces and on back terraces.
- Lighting in communal areas /open areas, and in common lobby, staircase and lift areas, with timed switches, including power failure backup as per engineering recommendations.
- Video intercom with monitoring located in the kitchen area in each apartment.
- Air conditioning basic preparation. This consists of insulated copper pipes, cables and drain pipe works from external unit position to a point in each habitable room inside the apartment.
- Lightning protection system.

- Fire detectors and alarm system incl. fire hydrant(dry riser) covering all public areas in the block.
- All connection preparations for electricity meter (to be applied for by client). Power and lighting installation to all rooms as indicated on plans Weatherproof socket outlet on each terrace. (For indicative purposes please find table on the right with approx. no. of points, however the layout plan supercedes the table on the right).

floor finishes

- All steps in marble.
- All the internal Floor area of the apartment excluding bathrooms, ensuites and guest toilets, will be tiled in gres tiles in large format (60 x60) laid in a regular pattern with the colour ranges as demonstrated at the designated showroom areas having a budget of €46 per square meter including laying. Matching Skirting at €14 per linear meter.
- Thresholds and sills to be finished in marble or gres slabs.
- Solid ash internal doors produced in horizontal panels, with stainless steel ironmongery having a budget of €580.
- Coving in the living/sitting area having a budget of €9 per linear meter.
- Plain gypsum soffit in entrance hall and corridor with preparation for light fittings.
- Walls finished in a gypsum plastering and 2 coats of white paint.

No. of Beds	1	2	3	4
Double Sockets	15	17	24	28
Single Sockets	5	9	9	10
External Socket	1	1	1	1
Double Pole Switch	7	10	11	12
Flex Outlet	5	7	7	7
Cooker Unit	1	1	1	1
TV Points	2	4	5	6
Alarm External Point	1	1	1	1
Door Contact Point	1	1	1	1
Alarm Sensor Points	3	3	3	3
Phone Points	4	5	6	7
Alarm Key Pad Point	1	1	1	1
Alarm Panel Point	1	1	1	1
Intercom Point	1	2	2	2
Ceiling Lighting Point	8	11	17	18
Wall Lighting Point	5	7	8	8
Emergency Light	1	1	1	1
1 way Lighting Switch	1	3	7	7
2 Way Lighting Switch	7	9	9	11
Intermediate Lighting Switch	1	2	2	2
Door Bell	1	1	1	1
Door Bell Outer Point	1	1	1	1

- Bathrooms, Ensuites and guest toilets, all were applicable, will be finished with matching floor tiles, wall tiles and sanitary ware. The budget for the main Bathroom will be that of €3500 incl. tiles, sanitary ware and laying of tiles; for the ensuite will be of €2550 incl. tiles, sanitary ware and laying of tiles and for the guest toilet, where applicable, the budget will be of €1400 incl. tiles, sanitary ware and laying of tiles).

garage complex specifications

- Remote control main entrance/exit.
- Electricity with timer in common drive ways and ramps.

changes to specifications

- Any structural changes that the client may request are to be submitted within 2 weeks from the date of the promise of sale and are subject to the approval of the vendors' architect. Should the apartment be already built, no changes are permitted.
- Any changes in the finishes of the apartments are to be submitted within 6 weeks from the date of the promise of sale. These are subject that said changes are done by the vendors' appointed contractors and that should said changes exceed the budget specified herein, the purchasers shall be exclusively liable for sum exceeding such budget.

The management of the condominium will be retained
by the developers of Fort Cambridge

buying an apartment at Fort Cambridge

Fort Cambridge is a Special Designated Area in terms of the law regulating the purchase of real estate by those who are not citizens of Malta. Special Designated Areas have privileged status, which means that anyone – a Maltese citizen, a citizen of another EU member state, a citizen of a country outside the European Union, or companies owned by such – can buy any number of apartments without any restrictions whatsoever. The apartments may then be leased out to third parties on a commercial basis.

The first step in buying one of these apartments is the signing by both the buyer and the seller of a promise-of-sale agreement. This is drawn up by a notary, and will specify the following terms:

- the price to be paid
- any extras included in the price
- the payment terms
- any work that the seller must carry out as a condition of purchase
- the duration of the promise-of-sale agreement, specifying when the final deed of sale can be signed; if this is not specified, the agreement is taken to be valid for three months
- any particular conditions agreed with the seller

When the promise of sale agreement is signed, the buyer must pay a deposit of 10 per cent of the price. Payments are then staggered as per Payment Terms table shown opposite. The outstanding balance is paid in full when the final deed of sale is signed.*

The buyer, the seller and the property being sold are all clearly identified in the promise-of-sale agreement. The notary is obliged to register this agreement with the Maltese Inland Revenue department, and to forward payment of one per cent of the contract price by way of provisional duty.

This will be set off against the total duty (max 5%) which must be paid when the final deed of sale is signed. If the sale falls through, these monies will be refunded.

If the buyer fails to sign the final deed of sale without having a valid reason at law for doing so (and this reason must be qualified by the promise-of-sale agreement), then the buyer forfeits all deposits paid. If the property is being bought by means of a bank loan, then the deed of sale will be signed at the bank's offices.

It is read out in the hearing of all present, and then signed by the buyer and the seller. If there is anything the buyer must question, the time to do so is before signing.

Simultaneous to the signing of the contract, the buyer must pay the balance owing on the property, and is then given the keys. The notary is obliged to register the deed immediately at the Maltese Public Registry.

The one per cent provisional duty paid when the promise-of-sale agreement was signed is deducted at this stage from the total amount of duty that must be paid on the purchase.

Payment Terms	
Reservation Fee	€4,660
Promise of Sale (15 days from Reservation)	10% of Sale Price less Reservation Fee
Second Payment Shell of Apartment bought	20% of Sale Price
Final Payment (on Contract)	70% of Sale Price

* Final deed is published when the apartment and the block in which the apartment is situated are complete as per promise of sale.

tax benefits for foreign buyers

residents scheme

Apart from the hospitality and friendliness of the Maltese, Malta boasts a number of other outstanding features that render it an ideal holiday, business and retirement destination.

Malta offers attractive residency conditions, such as no property taxes, lower stamp duty than most other European countries; a tax rate of 15 per cent on remitted income only for foreign residents; and double taxation agreements with a number of countries. Malta's entry in the European Union on the 1st May 2004 provides further benefits.

income tax benefits

An individual qualifying for the Residence Scheme Certificate may take up residence permanently or indefinitely in Malta on obtaining the certificate issued by the Maltese Inland Revenue authorities. The certificate entitles the holder to a flat income tax rate of 15%, subject to a minimum income tax liability (after taking into account any double taxation relief) of €4,150. Capital Gains realised outside Malta are not subject to tax in Malta even if they are received in Malta.

eligibility – Under the scheme an applicant who is not Maltese must either own assets outside Malta worth the equivalent of not less than €350,000 or be in receipt of annual income of not less than the equivalent of €23,300. There is no minimum stay requirement.

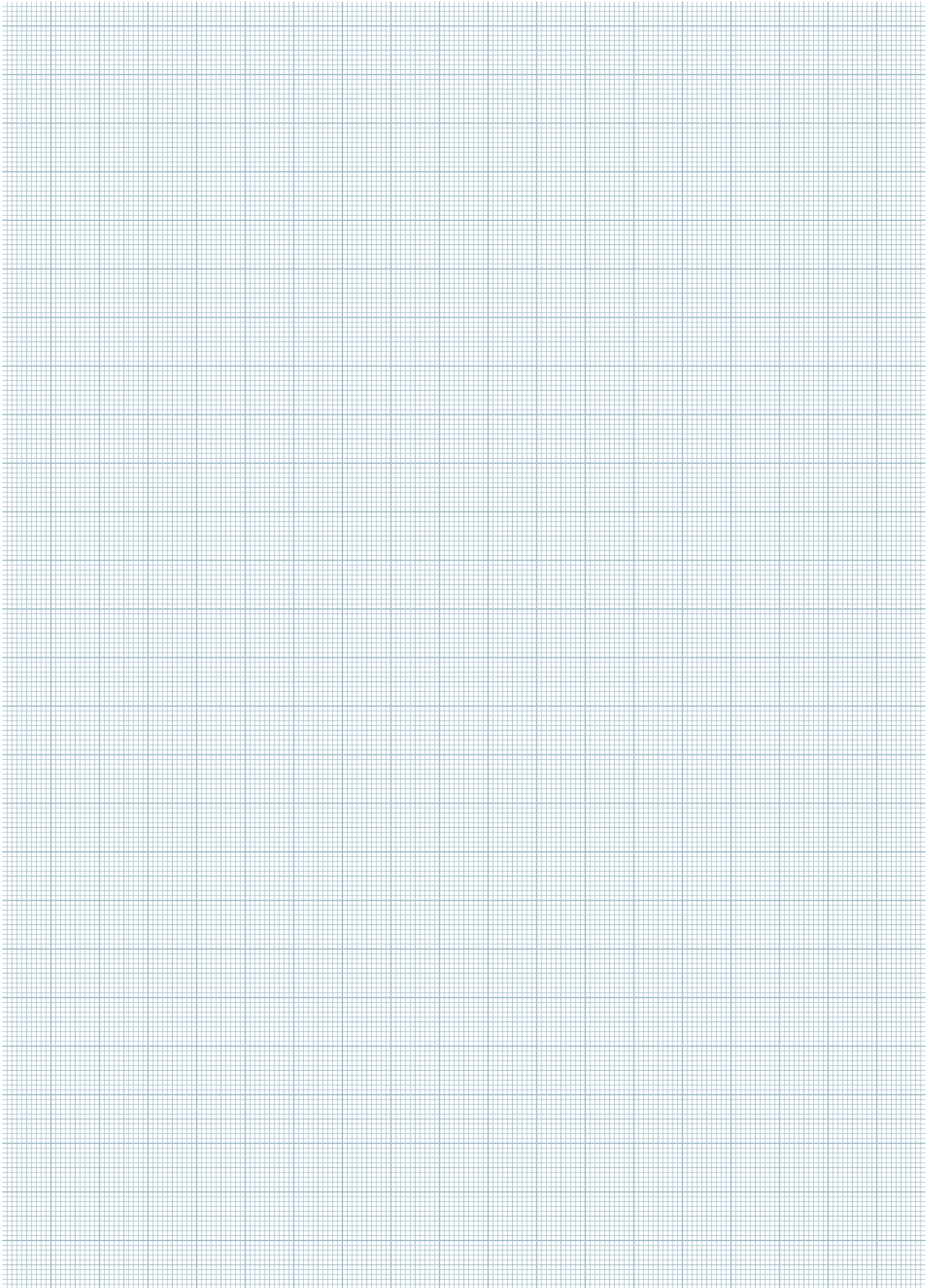
conditions – The prospective new resident will be required to remit to Malta at least €14,000 per annum plus €2,330 per annum per dependant each year; to purchase residential premises in Malta at a cost of not less than €116,500 in the case of a house or €69,900 for a flat or lease/rent a residence in Malta for at least €4,200 per annum; and not engage in gainful occupation in Malta, unless authorised by the relevant authorities.

concessions – Holders of a Residence Permit under this scheme will be subject to tax on the chargeable income and capital gains arising in Malta and on foreign income (excluding Capital gains) remitted to Malta at a flat rate of 15%, however there shall be a minimum liability of €4,150 per annum.

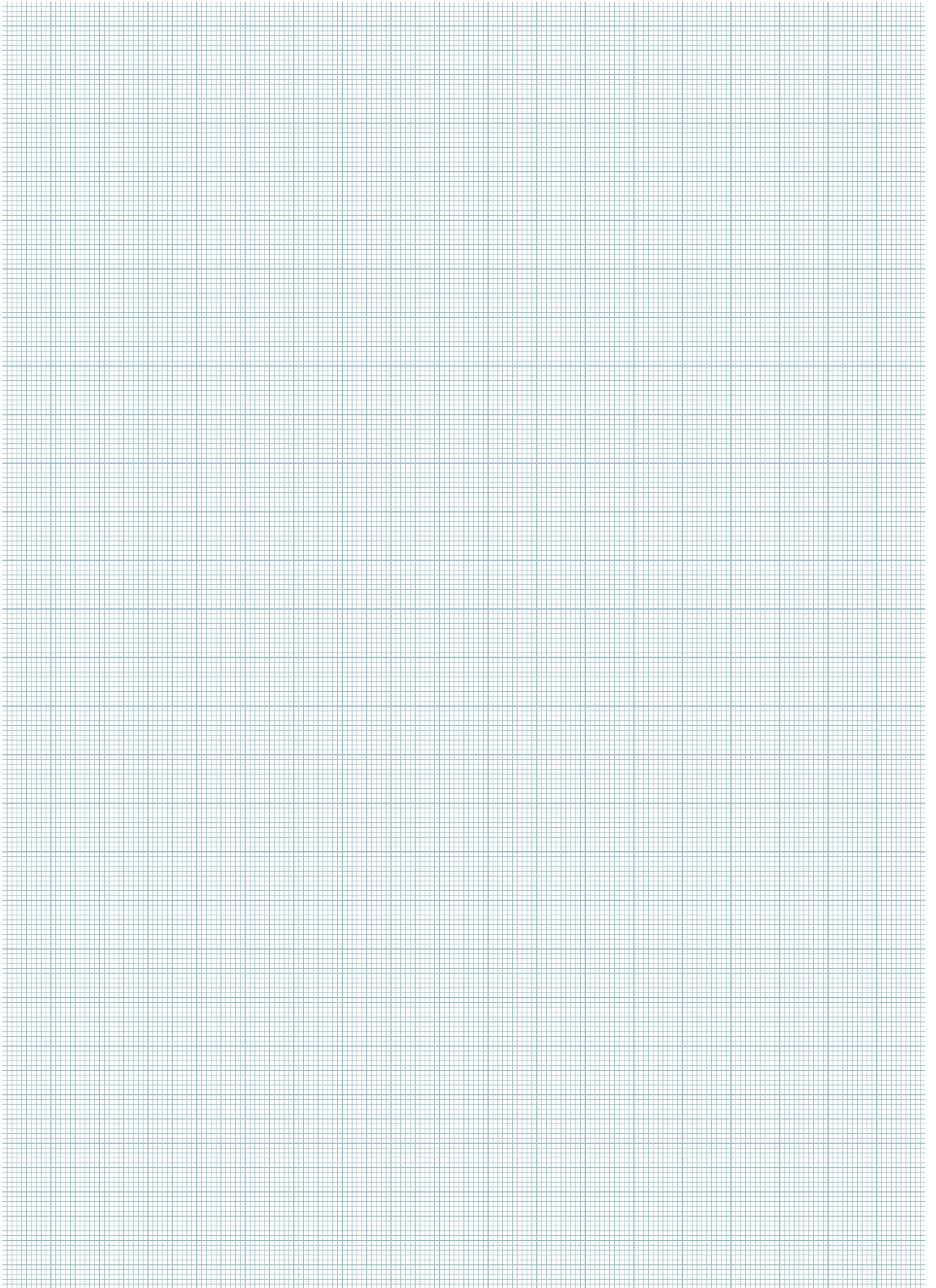
property rates – There are no property rates or property taxes in Malta.

death / succession duty – There is a 5% stamp duty payable on transmission of property.

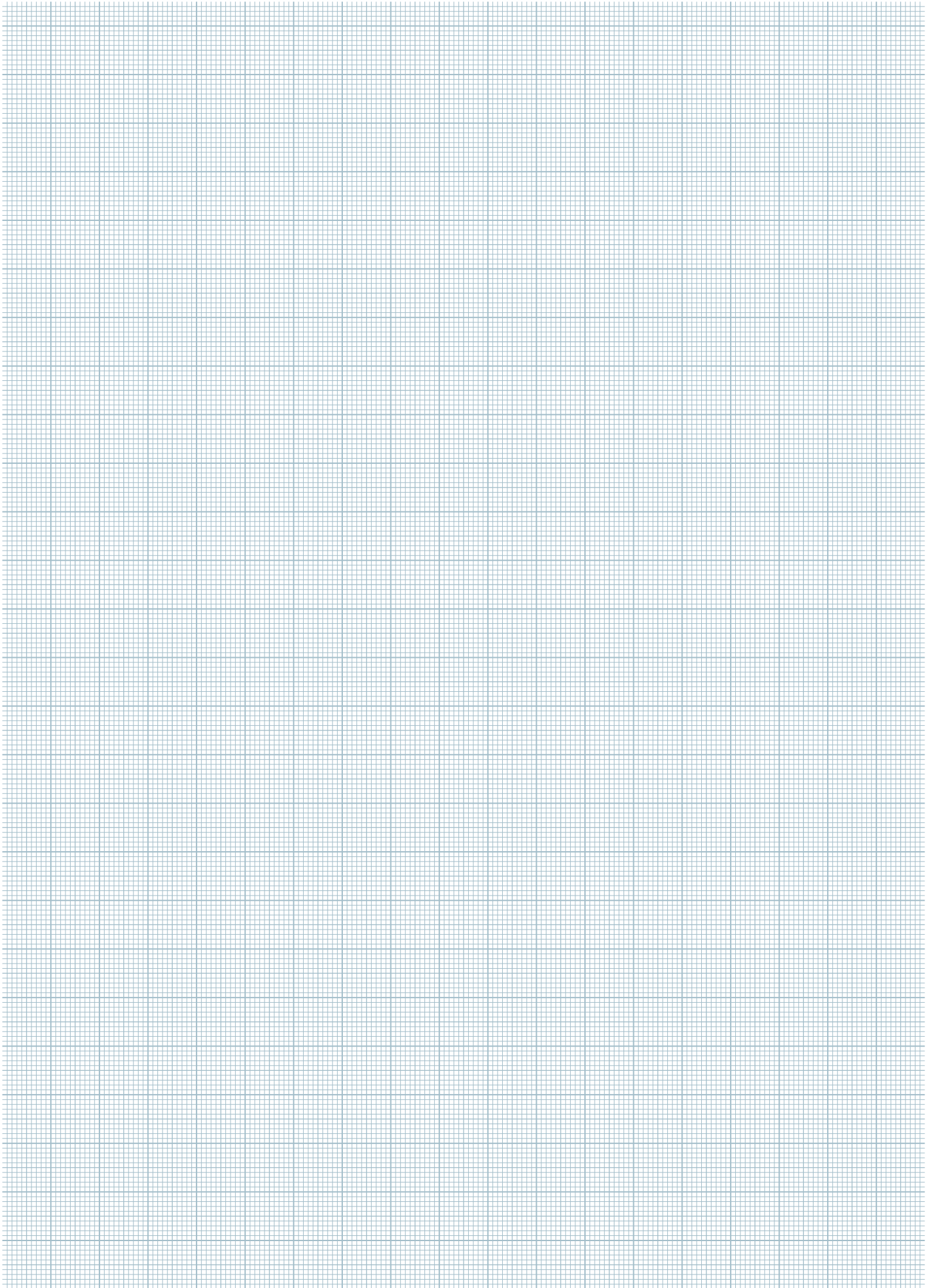




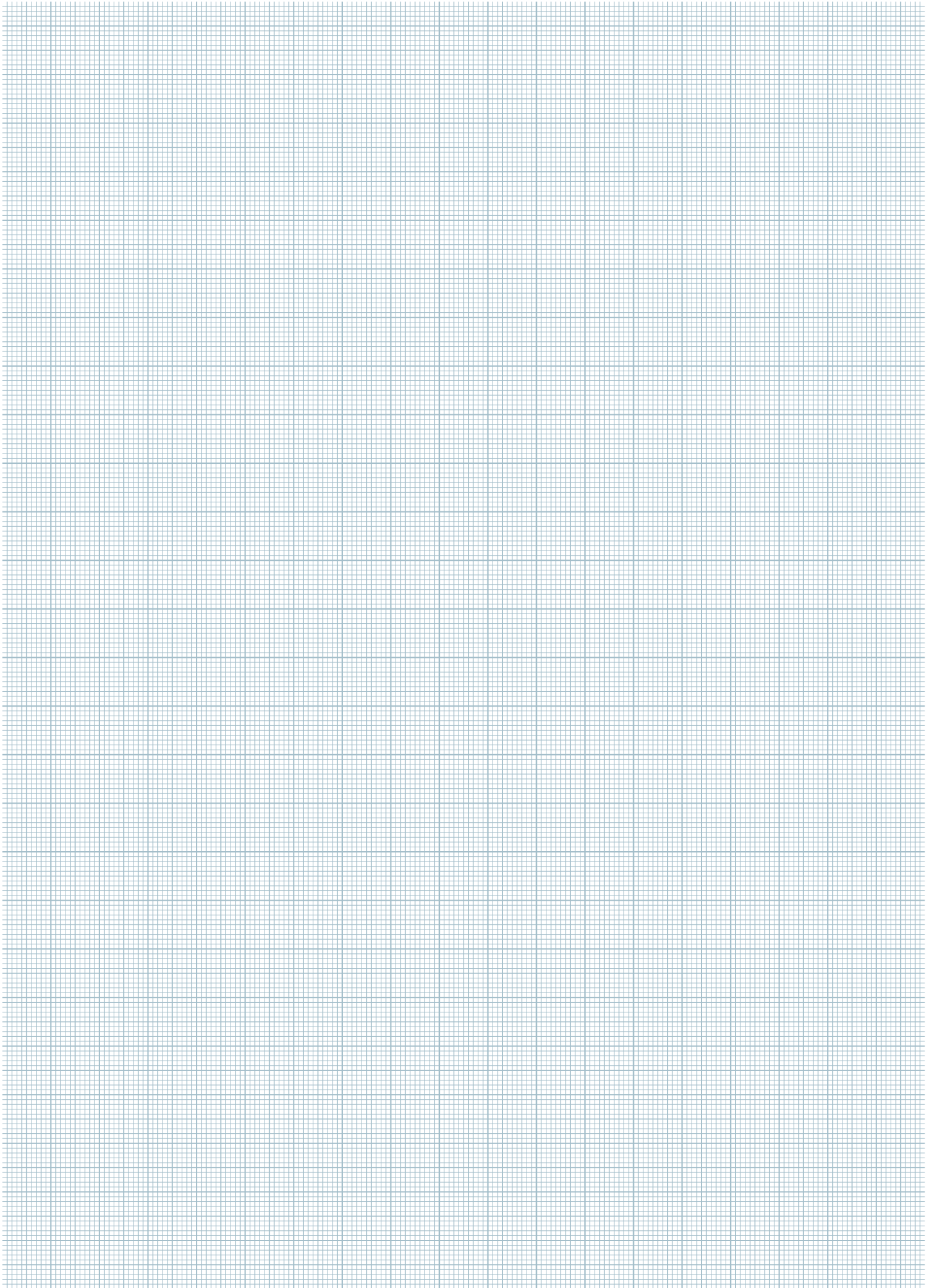
living / dining room



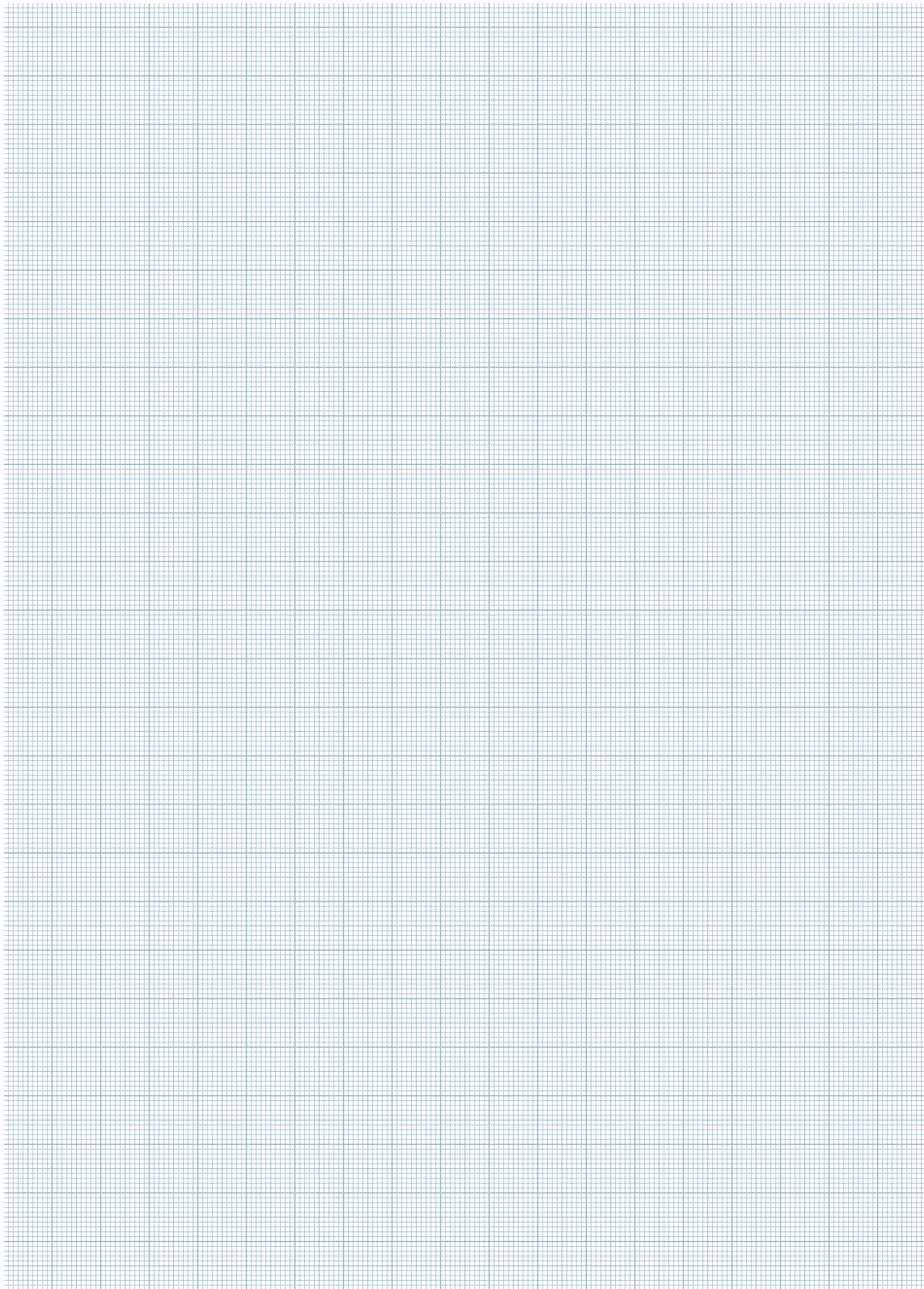
kitchen / laundry



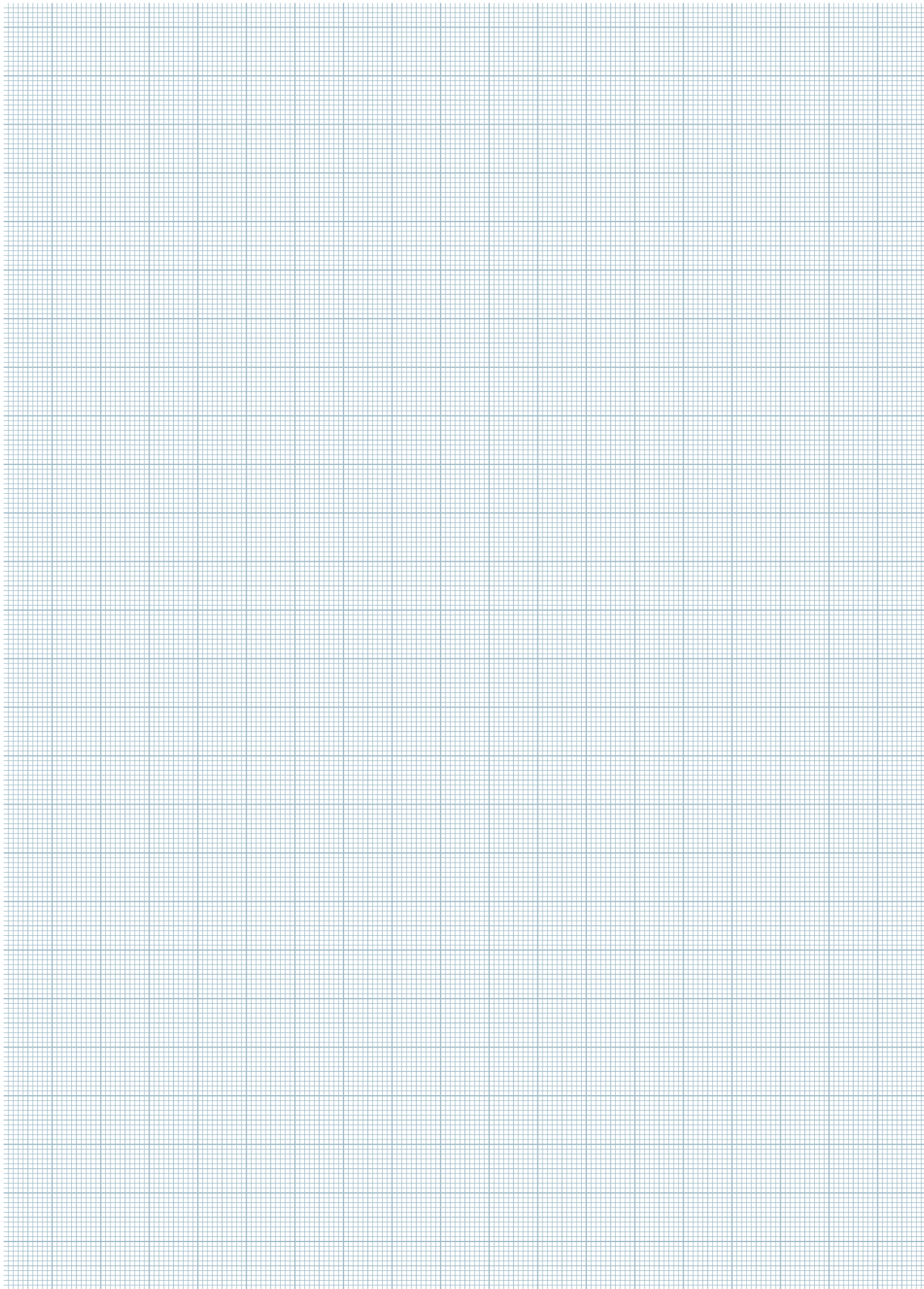
bathroom / guest toilet



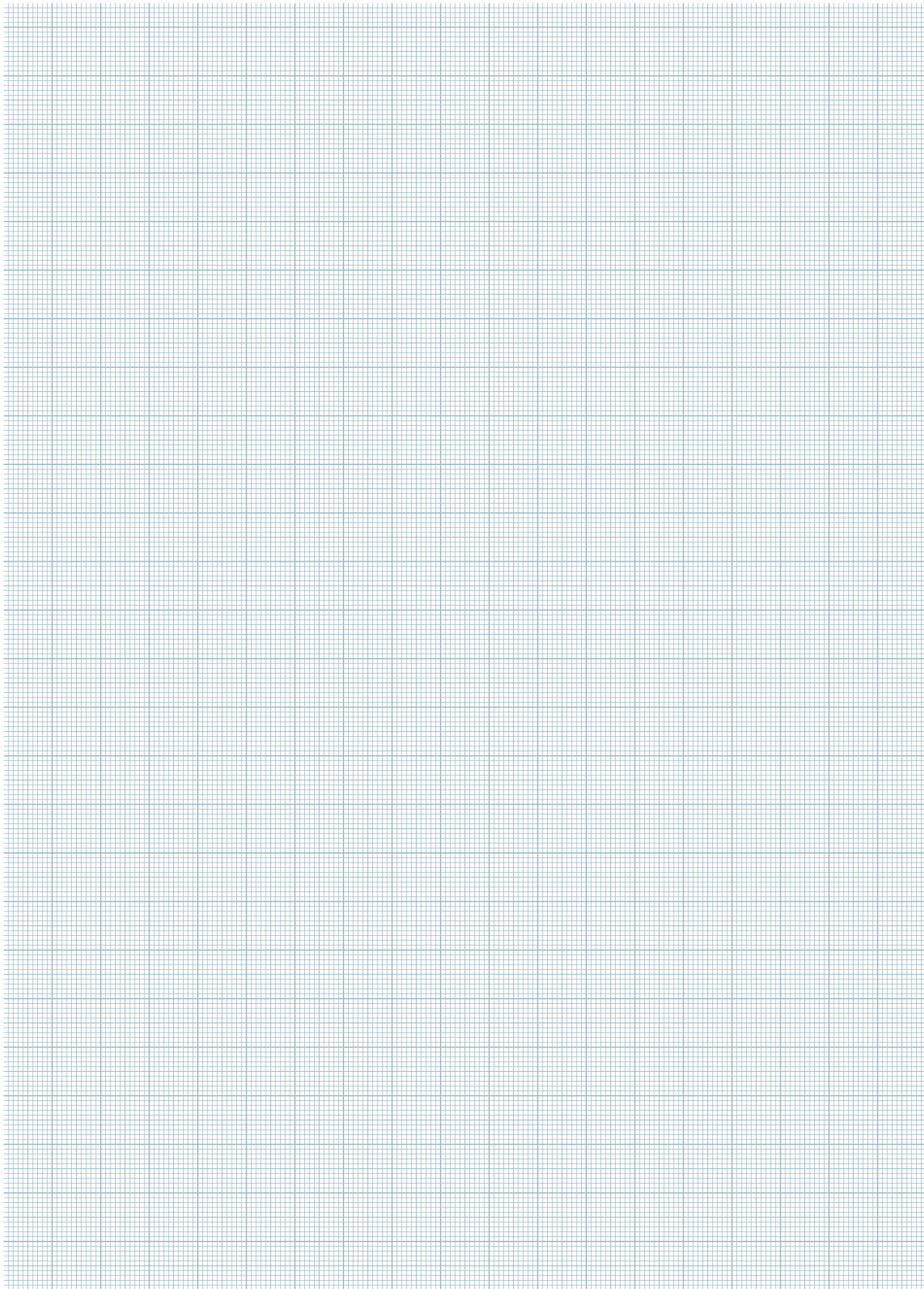
master bedroom & en suite bathroom



bedroom no.2



bedroom no.3



bedroom no.4

notes