

How buying a home works with Dundas

Buying a new home is one of the biggest decisions you are ever likely to make. We try and make the process of buying one of our homes as easy as we can, and help guide you through it every step of the way.



1. Come and visit one of our show homes

You'll meet our Customer Experience Manager who will show you around and help you choose the best home for you.



2. Reserve your new home and pay a reservation fee

When you've decided which home you want to buy, complete a reservation form and pay your first deposit.



4. Set up your mortgage

Our recommended mortgage brokers are First Mortgage and Mortgage Advice Bureau who are experts in the mortgage market and can help you if required.



3. Appoint your solicitor

You will need a solicitor to help you with the legal aspects of the sale. We'll need their details so we can move things along.



5. Sign missives

This step commits you to the purchase of your Dundas home. Your solicitor will oversee this process.



6. Move in day!

Your solicitor will make final arrangements for the outstanding balance to be paid. Then you'll be handed the keys!

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1. Introduction

Dundas Estates is the property development division of the James Walker Group, a quality construction company established in 1863.

Since the early 1980s Dundas Estates has been building homes in the Central Belt of Scotland. With the backing of one of Scotland's oldest and largest construction groups, Dundas are conscious of the need to provide customers with a service of the highest quality.

We are committed to this core value—a value that underpins our success. We take pride in everything we do. We understand we are building something special—your home. A home we want you to enjoy for many years to come. That's why we make every effort to ensure that the process of buying your new home runs as smoothly as possible.

Our commitment to you begins the moment you visit one of our developments. We are here to help—every step of the way.

This handbook will provide you with a clear guide to the procedures we will follow and the information we will provide as you go through the home buying process.

2. Your contact at Dundas

Everyone at Dundas Estates is committed to helping you, from the day you make your reservation until you become the proud owner of a Dundas home.

Your principle point of contact throughout the buying process will be the on-site Customer Experience Manager. Our Customer Experience Managers have been trained to fully understand their responsibilities to help and guide you through the home buying process.

Our Sales Centre is open Thursday to Monday 11.00am to 5.30pm (closed Tuesday & Wednesday).

If you have any questions ask your Customer Experience Manager. If your Customer Experience Manager is unable to answer any questions you have about our procedures or the property you are buying, your Customer Experience Manager will consult with the appropriate Dundas personnel and respond to you as soon as possible.

Head Office Contact Details

Dundas Estates and Development Company Ltd. Alderstone House MacMillan Road Livingston EH54 7AW

0345 853 5000 sales@dundas.co.uk www.dundas.co.uk



3. Home Warranty Cover

Dundas Estates has been an A1 rated National House-Building Council developer for several years. This is the highest rating given by NHBC.

NHBC is Dundas Estates' appointed Home Warranty cover provider. NHBC is the UK's leading consumer protection organisation for new home construction. It is authorised and regulated by the Financial Services Authority and its contact details are noted here for your information.

NHBC

NHBC House Davy Avenue Knowlhill Milton Keynes Bucks MK5 8FP 0844 633 100 www.nhbc.co.uk

The cost of the warranty, known as the Buildmark Policy, is included in the purchase price of your property and belongs to the homeowner. It is valid for 10 years from the date of first legal completion of the property.

Under the Buildmark Policy, Dundas provide an initial guarantee period which extends for two years from completion date and provides for the putting right of any defect or damage to your home caused by faulty workmanship or materials. Defects are defined in the Buildmark Policy.

The warranty does not cover wear and tear or lack of maintenance.

The following 8 years of the warranty provides protection against defects in the structure or

damage caused by non-compliance with the NHBC's technical requirements.

If you think you might need to make a claim under the Buildmark Scheme, please contact NHBC direct.

You should receive your own copy of the NHBC warranty document from your solicitor.

We have supplied you with a copy of the NHBC booklet—'Guide to your new home' and we recommend you take time to read this.



4. Before you buy

We are committed to clear and truthful marketing and advertising. All of our promotional materials comply with the relevant laws and codes of practice.

The development brochure contains a lot of the information you require before you buy.

This information includes:

- A sketch layout development plan illustrating location, development layout, plots and their boundaries, and communal areas
- Summary details of the type of construction of your home
- Sketch floor plans with approximate room sizes
- · A description of the heating system
- Indicative kitchen and bathroom layouts
- · A list of standard fixtures and fittings

Please note that the development brochure is correct at time of printing and may be subject to change. Dundas Estates operate a policy of continuous product development and therefore individual features, specification and elevational treatments may vary at the discretion of Dundas, but only to a similar or higher standard. Your Customer Experience Manager will advise you of any changes made since the production of the brochure.

5. Property management services

We appoint a factor to take care of the common areas within the development.

Details of the factor and the scope of their management services are detailed in the Factors information sheet copied to you. These costs are correct at time of reservation and are subject to annual review by the Factor.

6. Reservation procedure

Completing the reservation form is the first step to securing your new Dundas home.

The reservation form confirms your details, the house type, price, price expiry date, plot number, indicative entry date and the reservation period. It also secures your home at the agreed price provided you proceed to contract within the agreed timescale.

A reservation fee is payable and this fee will be deducted from the total cost of your new home at legal completion.

The reservation period is 28 days or as otherwise stated on your reservation form and is subject to contract.

While the reservation agreement is in force Dundas cannot enter into a new reservation agreement with another party for the plot in question.

When the agreed reservation period ends the reservation automatically expires.

The reservation deadline may be extended by mutual agreement.

You have the right to cancel the reservation agreement at any time during the reservation period.

Dundas will refund the reservation fee to you provided you cancel within the 28 day reservation period but we will deduct our reasonable administrative, legal and holding costs.

These costs will be capped at £250.00.

We have supplied you with a copy of your reservation form. Please keep this copy for your records.

Client Reservation Checklist Meeting

During the reservation period, and before you sign missives, you will be invited to attend a "Client Reservation Checklist Meeting".

At this meeting your Customer Experience Manager will confirm with you all the details of your chosen plot. You will be shown "working drawings" of site plans and floor plans as well as kitchen, bathroom and en suite plans. You will also be shown details of the external finish of your home and garden.

This meeting is usually very detailed, so please allow a couple of hours to go through this information carefully.



7. Pre-contract

Now that you have reserved your home it is essential you appoint solicitors to help you with the purchase.

Your chosen solicitor will help and advise you throughout the purchasing process and liaise with our solicitors. Both legal agents will make sure everything is in place for the transaction to progress in a quick and efficient manner. Please advise us of contact details for your chosen solicitor within 5 days of reservation date.

If you require guidance on this matter just ask your Customer Experience Manager.

It is extremely important that you organise your finances early. You may wish to arrange your own finance but we will introduce you to our nominated Financial Advisers, First Mortgage and Mortgage Advice Bureau who operate independently from Dundas. You will receive a courtesy call from them.

First Mortgage and Mortgage Advice Bureau have branches nationwide and offer free, impartial, whole of market mortgage advice which they guarantee won't be beaten.

Check out their website:

www.firstmortgage.co.uk www.mortgageadvicebureau.com

Dundas Estates will require confirmation from your solicitors or your Financial Adviser that funding arrangements are in place.

8. The contract

Dundas Estate's missive complies with the Unfair Terms in Consumer Contracts Regulations 1999 and the Consumer Code 2010.

Your solicitors will check all the relevant documents relating to the purchase of your new home. They are there to look after your interests and will be fully involved throughout, keeping you informed about key dates for signing and completing the various legal documents.

When your solicitors are satisfied that everything is in order they will arrange for you to sign a missive with Dundas Estates.

Once you have signed the missive and our solicitors have received the principle agreement, the contract becomes legally binding.

Upon concluding missives a further deposit is payable and this deposit will be deducted from the total sale price at legal completion.

You do have the right to terminate this contract but only where you do not accept changes which may have been made to the design, construction or materials to be used which would significantly and substantially alter size, appearance or value of the property you are purchasing or, where there has been an unreasonable delay in finishing the construction of the property. The definition of unreasonable delay is detailed in the Missive.

If you do cancel for these reasons we will refund your reservation fee and missive deposit as soon as possible.

Where missives have not been concluded within 28 days of the reservation date Dundas reserve the right to amend the indicative entry date.



9. Protectingyour deposits

Dundas Estates do not charge excessive reservation fees and missive deposits.

Nevertheless any pre payments you make to Dundas Estates are protected under the NHBC Buildmark Policy (as previously mentioned your solicitor will provide you with your own copy of this policy in due course but meantime if you wish sight of this document your Customer Experience Manager has a copy you can borrow).

10. Customer choices

Once you have concluded missives, your Customer Experience Manager will invite you to the Sales Centre to choose the colour schemes for your new home.

Depending on the build stage of your chosen home it may be that colour choices have been pre-selected but your Customer Experience Manager will advise you of this.

You will be asked to choose the finish of your kitchen units and worktops, bathroom and en suite vanity units and wall tiles all from a variety of samples on display in the Sales Centre.

Once you have completed your choices your Customer Experience Manager will check these choices with you and once you are both satisfied that these choices are properly noted you will be asked to sign the 'colour choices' form. You will be given a copy of this form for your records.

We have a list of optional extras you may wish to incorporate into your choices. Some of these options are restricted by the build stage of your home so please ask your Customer Experience Manager for guidance on this.

If you do decide to add an optional extra to the standard specification you will be given a written quotation for the works within 10 days. You will then be asked to accept the quotation within 5 days—by way of a signature and pay for the items. If you change your mind we can refund this payment but only where works have not been instructed.



11. Safety conscious

We want you to be involved with every aspect of your new home—and we are happy for you to visit us at the on-site Sales Centre at any time to discuss the progress of your new home.

At Dundas, we always want you to see the best of what we can offer but for your own safety you are not permitted to enter the actual building site without the express permission of the Site Manager. This can be arranged in advance via your Customer Experience Manager.

If you do arrange a site visit with your Customer Experience Manager please wear all the safety clothing (hard hat, high visibility vests etc.) given to you. You must also wear sensible footwear. Children must be closely supervised at all times when visiting the sales centre and for obvious reasons children will not be allowed onto the building site.

We will advise you on how to behave on the building site and what to do in an emergency.

Health and Safety regulations on a building site are very strict and for a very good reason—building sites are dangerous places and your safety is always our priority.

We are prevented by law from giving you open access to your home during construction. That is why unauthorised visits to the building site are strictly prohibited.

You are personally responsible for following health and safety procedures and signs. If you have doubt or concerns whilst on the building site please raise these with your Customer Experience Manager or Site Manager.



12. Completion date

When will this be?

When you first reserve your new home, your completion date will be indicated in terms of a three month period e.g. April-June etc.

With six weeks to go we will be able to confirm a move in date to you.

It may be the case that for reasons beyond our direct control e.g. inclement weather, we are unable to finish your home on the date we indicate. If this happens, we will advise you of the situation as soon as possible.

Before you move in, we must have your new home inspected by the Local Building Control Officer and NHBC Inspector. They ensure that your new home has been built in accordance with the building regulations and conforms to NHBC standards. Your Customer Experience Manager will keep you fully advised of when we expect these inspections to take place.

Once we have these approvals, our legal agents will contact your solicitor so that final arrangements can be made for your move.

As your move in day approaches we will invite you to a Home Demonstration—usually 10 working days prior to legal completion.

As well as allowing you to ensure that your home is as you expected, the working aspects of your new home (e.g. boiler, appliances etc.) will be demonstrated. Young children should not accompany you at this time. You will be given the opportunity to discuss all aspects of your new home with the Site Manager at this time.

We recommend you read the NHBC 'Guide to your new home' booklet prior to this visit.



13. On-going development of the site

It is normal for builders to remain on site to continue the planned development works and we may not have completed a number of external works before your move-in date.

For example, we may not have applied the final road finishes or completed pavements, the communal paths and communal areas because it is best practice to complete these works when there is no longer heavy construction vehicles accessing the site.

Incomplete road and pavement surfaces will from time to time present trip hazards. These are clearly identified by notices and where possible access is restricted. We do ask that you take care when walking on these unfinished surfaces.

We will at all times endeavour to keep inconvenience and disruption to a minimum.

14. Road bonds

Dundas Estates have been an A1 rated developer with NHBC for many years.

We would normally (but not exclusively) have in place with them an agreement where NHBC provide an agreement/bond for the adoptable roads etc. This Bond is mandatory and provides the security required under 'The Security for Private Roadworks (Scotland) Regulations 1985'.

The Bond is held by the relevant Local Authority and can be used by them to complete the adoptable road if the developer has failed to comply with the Road Construction Consent conditions.

15. Move in day

On 'move in day' your solicitors will make final arrangements for the outstanding balance on your new home to be paid.

Once Dundas is in receipt of this final payment (usually by electronic transfer), we will call you to arrange the handover of keys.

Your Customer Experience Manager and Site Manager will be present when we hand over your keys as they take you on a final guided tour of your new home. On your move in day we take a note of any outstanding items requiring attention. We will note gas and electricity meter readings and advise the utility provider of the change in ownership. We will give you a copy of these readings.

Before we leave you to settle in we will give you your Home Care Manual. This contains useful information about your new home and your Customer Experience Manager will take time to go through this with you. We know this is a very busy time for you and we promise to be as brief as possible so we recommend that you take time to go through it again soon after you move in.

16. After you move

Having received the keys to your new home, another chapter of customer care begins.

A few days after you move into your new home, a member of our on-site Construction Team will personally call to ensure that all is well with your new home.

Teething problems do sometimes occur in a new home within the first few days of occupation so this is the time to raise anything that is troubling you.

Thereafter we have a dedicated Customer Care Team who will deal with your post-handover enquiries for the first two years.

Their contact details are noted below for your information.

Customer Care

Dundas Estates and Development Company Ltd. Alderstone House MacMillan Road Livingston EH54 7AW

0345 853 5000 customercare@dundas.co.uk www.dundas.co.uk



17. Emergencies

What to do in case of an emergency.

An emergency is defined as a defect which puts the health, safety or security of the Home Owner or a third party at immediate risk or which adversely affects the structure of the building. Emergency contact details are noted in the Home Care Manual, which is given to you when we hand the property over to you.

18. Dispute resolution

If problems do arise, we are committed to resolving the situation as quickly as we can. It is in everyone's interest to deal with such matters as efficiently as possible.

Dundas has a complaints procedure in place and we can provide you with written details.

If you are not satisfied with our response you should contact NHBC who will deal with the complaint under the terms of the Buildmark policy. This service is free of charge.

Where the complaint falls outside the NHBC's own disputes resolution scheme, NHBC will offer you the opportunity to refer your complaint to an independent Disputes Resolution Scheme.

An adjudicator will make a decision based on the information submitted by you and Dundas.

The adjudicator's decision is final and cannot be appealed. Dundas will accept the decision of the adjudicator.

If you'd like to get in touch with us

DUNDAS

Our Head Office

Dundas Estates & Development Co. Ltd. Alderstone House MacMillan Road Livingston EH54 7AW

**** 0345 853 5000

Connect with us





Discover more at dundas.co.uk

Customer Notice

These particulars are prepared with care for the convenience of prospective purchasers. We operate a policy of continuous product development and therefore individual features, specification and elevational treatments may vary from time to time. Consequently, these particulars should be treated as general guidance only and should not be relied upon as describing any of the Specified Matters referred to in the Regulations made under the Property Misdescriptions Act 1991. Nor do they constitute a contract, part of a contract or a warranty.







