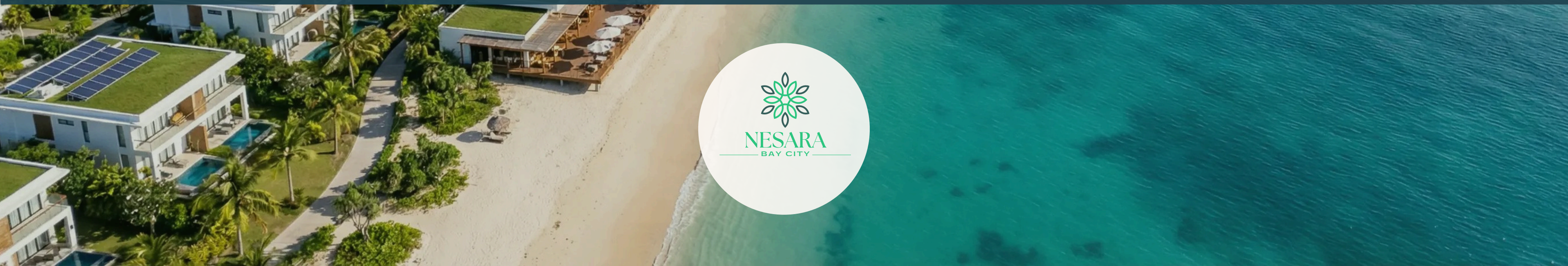




# ZERO-INTEREST RESIDENTIAL & INVESTMENT PAYMENT PLANS

How to own property without banks, interest, or loans





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# NESARA BAY CITY

A COASTAL CITY IN ACTIVE FORMATION

- Strong demand, especially for **limited beachfront land**
- Construction already **underway**
- Beachside villa builds commencing **~30 days** from purchase
- Buyers aren't waiting on a concept – they're buying into a living, growing city

THIS IS MOMENTUM YOU CAN SEE, NOT SPECULATION.

## STRATEGICALLY POSITIONED FOR LONG-TERM VALUE

- Set between open ocean and Blongas Harbour → rare beachfront + harbour-front lifestyle
- Just 106 km from Bali
- New high-speed ferries expected to reduce travel time to ~90 minutes
- Currently serviced by fast boats including Eka Jaya Ferries
- 45 minutes to Lombok International Airport
- Lombok-Bali flight time: 17 minutes
- Direct international flights announced from Perth & Darwin
- Sydney, Melbourne (and potentially Brisbane) expected next



## GEOGRAPHICALLY:

~1.5 hours to **Mataram**

~1 hour to **Kuta Lombok**

Not an overflow market —  
**Lombok is becoming a  
destination in its own right.**

An aerial photograph of a swimming pool. The water is a vibrant turquoise color. A person in a black one-piece swimsuit is floating on their back in the center of the pool, with their arms and legs extended. The pool is surrounded by a light-colored, textured patio. To the left of the pool, there are two wicker chairs on a circular rug. To the right, there are several clumps of tall, feathery grasses. The entire image is framed by a dark teal horizontal band in the center, which contains the text.

# LAUNCHING ZERO-INTEREST PROPERTY PAYMENT PLANS

# THE PROBLEM

(Why this exists)

# THE NESARA SOLUTION

## TRADITIONAL PROPERTY FINANCE IS BROKEN.

- BANKS CONTROL ACCESS
- HIGH INTEREST COSTS
- COMPOUNDING DEBT
- SLOW APPROVALS
- MISSED OPPORTUNITIES

Bank interest means you end up paying often double the amount you borrowed and remain in debt for most of your life.

## A NEW WAY TO OWN PROPERTY.

- ✗ NO BANKS
- ✗ NO INTEREST
- ✗ NO LOANS
- ✗ NO COMPOUNDING DEBT

No interest, no debt -> freedom

# NESARA BAY CITY

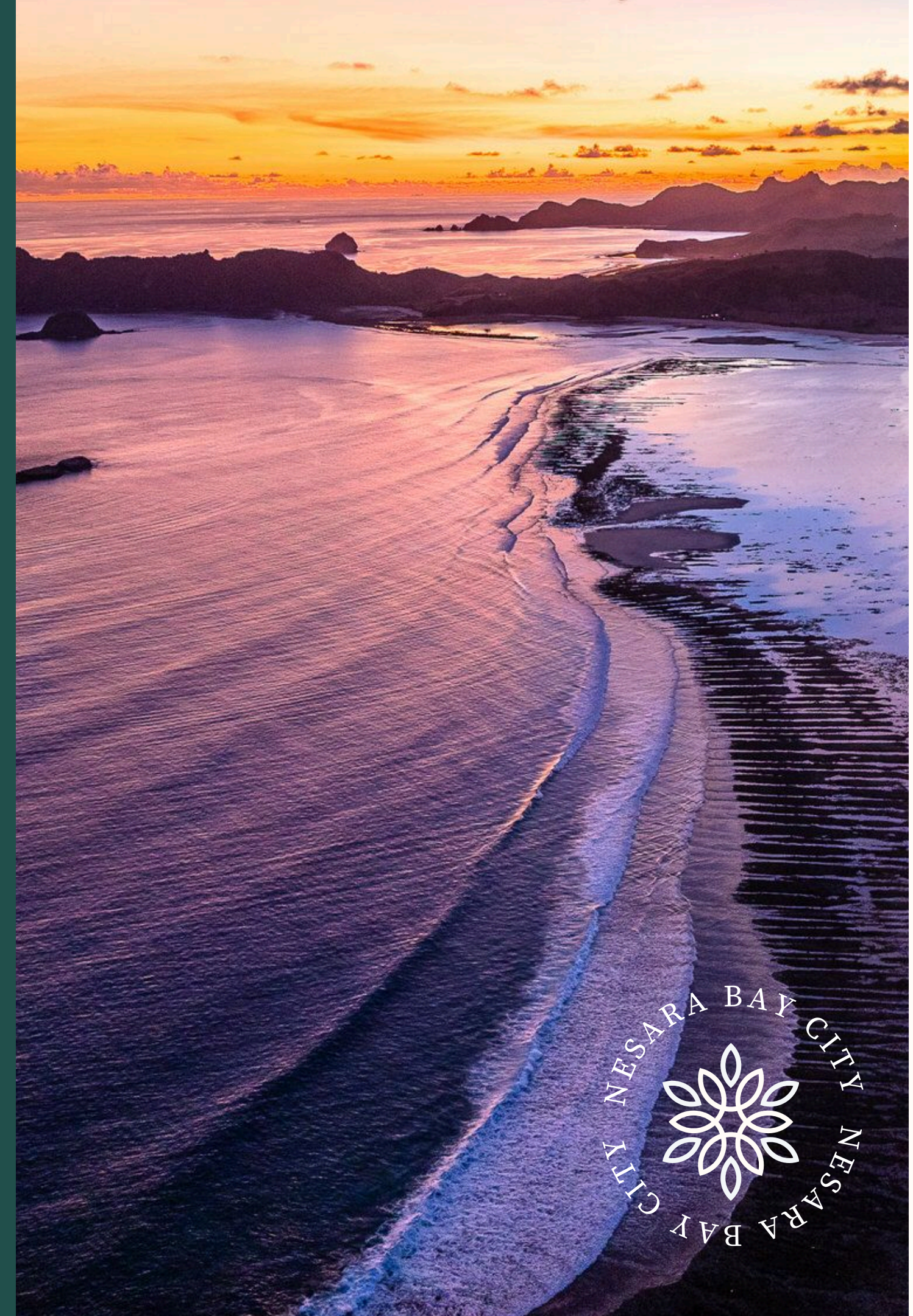
The World's First Interest-Free  
Property City

In a world where home ownership has become a  
lifelong debt sentence, NESARA Bay City is  
doing something almost unheard of:

**INTEREST ON RESIDENTIAL AND  
INVESTOR PROPERTY PURCHASES  
IS BANNED.**

Not reduced.  
Not disguised.  
**Removed entirely.**

This is not a marketing tactic.  
It is a structural decision.



# WHY LIFE FEELS DIFFERENT HERE



Spend time in Lombok or Bali and you notice something immediately:

- People smile more
- They carry less tension
- Life feels lighter

Not because people are wealthier – but because they are not buried under debt.

In Indonesia:

- Homes are built progressively
- Payments are transparent
- Ownership is straightforward

In the West:

- People don't buy homes
- They rent money from banks for 30 years

NESARA Bay City was designed to end that system.

# PROPERTY WITHOUT FINANCIAL BONDAGE

OWNERSHIP WITHOUT INTEREST. **EVER.**

Within NESARA Bay City:

- Interest on home purchases is prohibited
- Fixed prices
- Transparent payment structures
- Ownership without bank dependency



YOU DON'T WORK FOR A MORTGAGE.  
YOUR PROPERTY WORKS FOR YOU.



## For Homeowners

- Secure with as little as 20% deposit
- Pay progressively during construction
- No interest
- No compounding debt
- No mortgage stress



## For Investors

- 40% deposit
- Remaining balance paid from Airbnb income
- Properties typically self-liquidate in 3-5 years
- Zero interest
- Zero traditional loans

# WHY EXPATS ARE PAYING ATTENTION

## THIS IS ABOUT RELIEF, NOT LUXURY

Across Australia, North America, and Europe:

- Housing is becoming unreachable
- Interest rates are rising
- Cost of living is accelerating
- Stress is becoming normalised

People aren't searching for excess anymore.

They are searching for relief.



## INDONESIA OFFERS:

- ✓ Lower living costs
- ✓ Safe, community-based living
- ✓ High lifestyle value



## NESARA BAY CITY ADDS:

- ✓ Ownership without interest
- ✓ Wealth without bondage
- ✓ Freedom without banks

THIS ISN'T ABOUT LEAVING HOME.  
IT'S ABOUT RECLAIMING CONTROL.



# WHAT THIS MEANS IN PRACTICE

FIXED PRICE

FIXED  
MONTHLY  
PAYMENTS

PREDICTABLE  
OWNERSHIP  
TIMELINE

EARLIER  
ACCESS TO  
LIFESTYLE OR  
RENTAL  
INCOME

You're not servicing debt.  
You're **buying property in stages.**

# PAYMENT PLAN OVERVIEW

## ZERO-INTEREST DEVELOPER PAYMENT PLANS

Choose how you want to pay:

1.

20% DEPOSIT  
+  
MONTHLY  
PAYMENTS

2.

40% DEPOSIT  
+  
LOWER MONTHLY  
PAYMENTS

3.

40% DEPOSIT  
+  
AUTO-REPAYMENT  
VIA AIRBNB

All options:

 100% interest-free

 No bank approval

 No hidden fees

20% DEPOSIT

.

2% PER MONTH



# OPTION 1

BEST FOR:

Owner-occupiers & long-term investors

- 20% deposit to secure
- Pay 2% of contract value per month
- Construction starts once 40% total is paid
- Villa may complete before final payment

LIVE IN IT. RENT IT. OR BOTH.



[hesarabaycity.com](http://hesarabaycity.com)

40% DEPOSIT  
1.5% PER MONTH



## OPTION 2

BEST FOR:

Buyers wanting faster build & lower monthly costs

- 40% deposit
- Construction starts in ~30-60 days
- Pay 1.5% per month
- Zero interest, ever

RENTAL INCOME CAN HELP  
REDUCE BALANCE.

# INVESTOR AUTO- REPAYMENT PLAN



## OPTION 3

THE PROPERTY THAT PAYS  
ITSELF.

- 40% deposit
- No monthly repayments
- Remaining balance repaid from Airbnb style income
- Developer withholds income until paid
- Full income flows to owner once settled

PASSIVE INVESTING,  
SIMPLIFIED.

# REAL EXAMPLE

EXAMPLE CONTRACT VALUE: **\$300,000**

## 20% DEPOSIT PLAN (2%)

Deposit  
**\$60,000**

Balance  
**\$240,000**

Monthly  
**\$6,000**

Term: ~40 MONTHS

## 40% DEPOSIT PLAN (1.4%)

Deposit  
**\$120,000**

Balance  
**\$180,000**

Monthly  
**\$4,500**

Term: ~40 MONTHS

# EXAMPLE - 3BR GLASS VILLA (HILLSIDE)

RETAIL PRICE **\$299,000**

## OPTION A - 20% DEPOSIT + 36 MONTHS

Deposit (20%)  
**\$59,800**

Remaining balance  
**\$239,200**

36-MONTH MONTHLY PAYMENT:

**~\$5,980\***

- ✓ Zero interest
- ✓ Fixed payments
- ✓ No bank

**\*2% monthly repayments**

# EXAMPLE - 3BR GLASS VILLA (HILLSIDE)

RETAIL PRICE **\$299,000**

## OPTION B - 40% DEPOSIT + LOWER MONTHLY

36-MONTH MONTHLY PAYMENT:

**~\$4,485\***

Deposit (40%)

**\$119,600**

Remaining balance

**\$179,400**

- ✓ Zero interest
- ✓ Fixed payments
- ✓ No bank

**\*1.5% monthly repayments**

# NOT A LOAN. NOT FINANCE. NOT CREDIT.



[nesarabaycity.com](http://nesarabaycity.com)

- These are developer payment plans
- No money is borrowed
- No interest charged
- No lending product
- No compounding debt



YOU ARE:

- ✔ BUYING PROPERTY
- ✔ PAYING IN STAGES
- ✔ AT A FIXED PRICE

# LIVE IT. RENT IT. OWN IT. YOUR WAY.

- ✓ Zero-interest payment plans
- ✓ Limited inventory
- ✓ Wholesale & retail options
- ✓ Flexible entry points



THIS ISN'T JUST  
PROPERTY  
OWNERSHIP.

IT'S FINANCIAL  
FREEDOM BY  
DESIGN.

Secure with 20% today.

[nesarabaycity.com](https://nesarabaycity.com)



BALI WAS ONCE AN UNTAPPED MARKET - LOMBOK IS THE NEXT BIG THING.

LOMBOK OFFERS THE SAME POTENTIAL WITH BETTER ENTRY PRICING.

SECURE A PRIME BEACHFRONT INVESTMENT BEFORE MASS DEVELOPMENT BEGINS. GET IN BEFORE PRICES RISE WITH MANDALIKA'S EXPANSION.

SECURE YOUR INVESTMENT IN INDONESIA'S NEXT TOURISM HOTSPOT.

# THE TIME TO INVEST IS NOW



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# FAQs

CAN I PAY MY PAYMENT PLAN OUT EARLY ?

Yes.

WOULD I GET A DISCOUNT IF I PAY OUT EARLY ?

Yes.

Subject to negotiation at the time of the amount of the discount that would be offered.



# NESARA

— BAY CITY —

A COMPLETE RESET.  
A NATURE-FIRST VISION.  
A COASTAL CITY DESIGNED FOR THE LONG TERM.



# GET IN TOUCH



EARLY-STAGE INVESTORS TYPICALLY ACHIEVE CAPITAL GAINS OF 50-80% WITHIN THE FIRST 12 MONTHS.

BE PART OF INDONESIA'S NEXT LUXURY TOURISM SUCCESS STORY.

CONTACT US TO REVIEW PROVEN RESULTS FROM OUR SUCCESSFULLY SOLD-OUT PROJECTS.

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LOMBOKFREEREPORT.COM

**INSTAGRAM** @NESARABAYCITY