



#### MONOPOLY BOARD RULES OF PLAY AT A GLANCE

#### STARTING THE PLAY

- Each game should host 4 to 5 Players to form a table.
- Each Player will be given \(\pm\)1,500 by the Bank (2 x \(\pm\)500, 2 x \(\pm\)100, 2 x \(\pm\)50, 6 x \(\pm\)20, 5 x \(\pm\)10, 5 x \(\pm\)5, and 5 x \(\pm\)1).
- All Players will roll the dice and the Player with the highest throw will choose a token first, followed by the second highest throw to the least. The Player with the highest throw will throw the dice again to start the game, followed by the Player to his left (i.e. clockwise rotation).
- The Banker will shuffle all the 28 Title Deed Cards and distribute EQUALLY to all the Players at the start of the game, and retain 3 Title Deed Cards (for 5 Players) or 4 Title Deed Cards (for 4 Players) to be auctioned off starting from the price on the board and sold to the highest bidder of the table.
- Next, every Player will build 3 houses EVENLY on their Property Plots. Property Plots with a house/houses will be called Improved Property Plots.
- If a Player choose not to build, the house will be returned to the Bank. No \(\text{H}\) will be paid to the Player.
- The house building cost will be charged based on the Title Deed Cards and paid to the Bank before starting the game.

#### **BUILD**

- When you land on your Property Plot, you may start building up to a maximum of 4 houses on it. You
  can also build concurrently on your other Property Plot of similar colour-group even when you do not
  own the full colour set.
- However, when building concurrently on these Property Plots, you must build the houses EVENLY on each Property Plot (e.g. 1 on each Property Plot OR 2 on each Property Plot and so on and forth).
- There is a cap of 4 houses which can be built on a Property Plot per turn (i.e. a Player can build up to 4 houses, and can only build a hotel when the player lands on the Property Plot the next turn).
- If the Bank runs out of houses, you can directly progress to buy a hotel at the same building cost per the standard 4 houses accumulation rule to purchasing a hotel (e.g. if there is 1 house on a Property Plot, pay the building cost for 4 houses, if there are 2 houses, pay building cost for 3 houses, if there are 3 houses, pay building cost for 2 houses, and so on and so forth).
- First house built will be at the base price of M50 for the Industrial B1/B2 zone, M100 for the OCR zone, M150 RCR zone and M200 for the CCR zone.
- Second houses built will incur a 20% Additional Buyers' Stamp Duty (ABSD).
- All third and subsequent houses or hotel built will incur a 30% ABSD.

Additional Buyers' Stamp Duty (Easy Reference)						
	B1/Industrial	OCR	RCR	CCR		
1st Property	₩50	₩100	₩150	₩200		
2nd Property including 20% ABSD	₩60	₩120	₩180	₩240		
3rd Property onwards including Hotel 30% ABSD	₩65	₩130	₩195	<del>M</del> 260		

#### RENT

- · When any Player lands on your Property Plot, you can collect rent as per the Title Deed Card.
- Hence, it is advantageous to own a complete colour set Title Deed Cards because you will then be able
  to charge double rental.
- If one of the similar colour-group Property Plot that you own is mortgaged to the Bank, you can still collect double rent if another Player lands on your unmortgaged Property Plot of similar colour-group.

#### **JAIL**

- · Go to Jail when you throw doubles 3 times in succession, land on 'GO TO JAIL' tile or required to go to jail.
- · When in Jail, you cannot buy and sell Property Plots, houses, hotels, or collect rent.
- Pay a \(\text{\pm 50}\) fine to get out of Jail and wait for your turn to throw the dice and move.
- · Use a 'Get out of Jail Free card' to get out of Jail.
- · Throw a double on any of your next 3 turns to get out of Jail.
- If you fail to throw any doubles by the third turn, you will have to pay #50 fine to get out of Jail and move forward according to the third throw.

#### **SELLING OR BUYING VIA AUCTION**

- When it's your turn and before you throw the dice, you can sell your Property Plot (together with the houses or hotel) or offer to buy another Player's Property Plot (together with the houses or hotel).
- The selling Player can fix a minimum price, and the Bank will facilitate the sale through an auction. The selling Player must sell to the Player who bidded equal to or more than the minimum price. If the highest bid is below the minimum price, the Player has the option to sell or abort the sale.
- 10% commission will be payable to the Bank for facilitating the auction.
- · Only one offer to sell OR one offer to buy can take place per the Player's turn.

#### **MORTGAGES**

- A mortgaged Property Plot yields no rental revenue until the mortgage is lifted.
- An Improved Property Plot can be mortgaged only when all the house(s) OR hotel on the Improved Property Plot are sold back to the Bank at half of the building cost.
- To lift a mortgage, Player must pay back the Bank the Mortgage Value stated on the Title Deed plus 10% interest.
- · Owner of mortgaged Title Deed cannot put up the mortgaged Title Deed for sale.

#### SETTLING YOUR DUES AND BANKRUPTCY

- All incurred debt must first be settled with M. If M is insufficient, you may do any of the following:
- Sell off your houses and hotels back to the Bank at 50% of the building cost OR
- Mortgage your Title Deeds to the Bank (after all houses or hotel are sold) OR
- Auction off your Properly Plots (after all houses or hotel are sold) to the highest bidder with a 10% Bank commission.

#### **MORTGAGEE SALE**

- If a Player runs out of M and all his Title Deeds are mortgaged, a mortgagee sale will take place if he has
  to pay rent to another Player.
- The Player can decide the Title Deed to be auctioned by the Bank, but he has no say on the price. The Bank will start the auction based on the Mortgage Value of the mortgaged Title Deed and bids start at the Mortgage Value of the Title Deed and will be sold to the highest bidder.
- If there are remaining mortgaged Title Deed after the auction, and there is still outstanding rent, then the remaining mortgaged Title Deed will be transferred to the creditor up to the outstanding rent owed.
- Any amount in excess of the outstanding rent will not be returned to the debtor (e.g. rent due is M300, and creditor has 3 title deeds with mortgaged value of M100, M100, M120, the debtor will need to surrender all the Title Deeds to the creditor and the creditor need not pay M20 to debtor).



# SCAN HERE FOR PROPNEX COMPETITION TERMS & CONDITIONS



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♦ Fast-Dealing Property Trading Game ♦



# PROPNEX MONOPOLY CHAMPIONSHIP

**GAME BOARD RULES** 













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# 1) WHAT'S IT ABOUT?

The objective of this PropNex Edition game is to learn the challenges and opportunities in building legacies for generations in real estate and become the wealthiest Player through buying, renting, and selling of real estate.

## 2) WHAT'S IN THE GAME?

The game equipment consists of:

- (a) PropNex Edition board
- (b) 2 dice
- (c) 8 tokens
- (d) 32 green houses
- (e) 12 red hotels
- (f) 16 Chance and 16 Community Chest Cards
- (g) 28 PropNex Edition Title Deed Cards consisting of Property, PropNex Group of Services, and Utilities Title Deeds
- (h) Money

## 3) SETTING UP FOR PLAY

- 3.1 For the qualifying round, each table should host 4 to 5 Players.
- 3.2 Each Player will be given  $\pm$ 1,500 by the Bank (2 x  $\pm$ 500, 2 x  $\pm$ 100, 2 x  $\pm$ 50, 6 x  $\pm$ 20, 5 x  $\pm$ 10, 5 x  $\pm$ 5, and 5 x  $\pm$ 1).
- 3.3 All Players will roll the dice and the Player with the highest throw will choose a token first, followed by the second highest throw to the lowest. The Player with the highest throw will throw the dice again to start the game, followed by the Player to his/her left (i.e. clockwise rotation).



- 3.4 The Banker will shuffle all the 28 Title Deed Cards and distribute them EQUALLY to all the Players at the start of the game.(Retain 3 Title Deed Cards for a 5-Player game and 4 Title Deed Cards for a 4-Player game, to be auctioned off.)
- 3.5 Bidding starts from the Title Deed with the lowest value to the highest. Bid starts from the value of the Title Deed on the board, and all Players may bid at the same time with each bid at ₩10 or more. The highest bidder wins the Title Deed Card and pays the Bank the bid amount.
- 3.6 Next, every Player will build 3 houses EVENLY on their Property Plots (Property Plots with a house/houses/hotel will be called Improved Property Plot). House and hotel cannot be built on PropNex Group of Services and Utilities.
- 3.7 For example, if a Player owns 3 or more Property Title Deeds, then one house each must be built on 3 separate Property Title Deeds. However, if a Player holds 2 Property Title Deeds, they are allowed to pre-build one house on each and the last house can be built on any one of the 2 Property Plots they wish. If a Player holds 1 Property Title Deed, he/she is allowed to pre-build all 3 houses on that Property Plot.
- 3.8 If a Player chooses not to build, the house will be returned to the bank. No ₩ will be paid to the Player.
- 3.9 The house building cost will be charged based on the Title Deed Cards and paid to the Bank before starting the game.
- 3.10 All remaining money and game equipment will sit with the Bank. All Players can only use their own ₩, and no ₩ can be lent via the Banker or Player. However, the Player can auction or mortgage off their properties to the Bank to raise ₩.

# 4) THE BANK

- 4.1 In a normal gameplay, any Player can be selected as the Banker.
  A Banker who plays in the game must keep his/her personal funds separate from those of the Bank.
- 4.2 For PropNex Monopoly Championship, PropNex will designate a Banker who is trained and effectively conversant with the PropNex Monopoly Competition Rules, to each table. To this effect, all decisions made by the Banker regarding the Competition Game Rules resolution, processes, and decisions will be final and any appeal against the decision will not be entertained. Should the Banker call upon the Game Marshal to provide clarification on the rules or decision for certain scenarios, such clarification and decision shall be final and any appeal will similarly not be entertained.
- 4.3 The Banker will act fairly and unbiasedly to all Players at all times. He/She must facilitate all necessary transactions and negotiations before and during the game, and dutifully execute all Banker duties with due diligence to facilitate a smooth operation throughout the game. However, the Banker will not advise Players on what to do and also the pros and cons of decisions they intend to make.
- 4.4 Besides holding the Bank's money, houses and hotels prior to purchase by the Players, one unique feature in this PropNex Competition Edition is that the Bank will distribute all 28 Title Deed Cards to the Players at the start of the game.
- 4.5 The Bank also pays salaries and bonuses, sells houses and hotels on behalf of PropNex to the Players and loans money when required on mortgages.

4.6 The Bank collects all taxes, fines, loans, interest, PropNex Commissions, and the price of all properties which it sells and auctions. Notably, the Bank will collect on behalf of PropNex, a 10% commission only from the Seller of any successful Title Deed auctions transacted throughout the game.

## 5) DURING PLAY

- 5.1 After the Banker has successively completed the following:
  - (a) Distributed 5 Title Deed Cards to each of the 5 Players (or 6 Title Deed Cards for 4 Players).
  - (b) Completed the auction of the 3 remaining Title Deed Cards (or 4 Title Deed Cards for 4 Players).
  - (c) Initiated the pre-build of up to 3 houses on the Players' Property Title Deeds.
  - (d) Checked that each Player has dutifully placed their Title Deed Cards face up in front of themselves for all to see.
  - (e) All 5 (or 4) tokens are placed on the tile "GO".
- 5.2 The Player with the highest throw will throw the dice and move according to the value of the dice, followed by the Player to his/her left (i.e. clockwise rotation).
- 5.3 If a Player wishes to sell his/her Title Deed or purchase another Player's Title Deed, he/she can do so during his/her turn but before he/she throws the dice.
- 5.4 After a Player has completed his/her play, the turn passes to the left. The token will remain on the tile occupied and will proceed from that point on the Player's next turn. 2 or more tokens may rest on the same tile at any time.
- 5.5 Depending on the tile a Player's token lands, the Player may be obliged to pay rent or taxes; draw a Chance or Community Chest card, "Go To Jail", etc.

- 5.6 If a Player throws doubles, he/she will move his/her token as per the sum of the 2 dice and is subject to any privileges or penalties pertaining to the tile on which he/she lands.
- 5.7 Players should be careful not to move another Player's token accidentally as there will be a fine of \(\pm\)100 which will be paid to the Bank.



# 6) WHERE DID YOU LAND?

#### 6.1 GO

- 6.1.1 (a) Each time a Player's token lands on or passes over "GO", whether by throwing the dice or drawing a card, the Banker pays that Player a #200 salary.
  - (b) The ₩200 is paid only once each time around the board. However, if a Player passing "GO" on the throw of the dice lands 2 spaces beyond it on Community Chest, or 7 spaces beyond it on Chance, and draws the "Advance to GO" card, the Player will collect another ₩200.
  - (c) When a Player is sent to Jail, he/she cannot collect ₩200 salary in that move even if the Player passes through "GO" to go to Jail.

# 6.2 BUILD BEFORE GAME STARTS

6.2.1 Before the start of the game, the Bank would have already granted all Players the one-time opportunity to pre-build 3 houses evenly on their Property Plots. The building costs will go directly to the Bank.

#### **BUILD HOUSES**

- 6.2.2 In the course of the game, whenever a Player lands on his/her own Property
  Title Deed, e.g., River Valley, he/she may wish to start building houses on it and also has the choice to build concurrently on the same colour group of Property Title Deeds owned by him/her. Players are not allowed to build houses or hotels on PropNex Group of Services and Utility assets.
- 6.2.3 If a Player is building on more than one Property Title Deed of the same colour group, he/she must build evenly on the same colour group that he/she owns. For example, if he/she owns the full green colour group and wants to build 2 houses evenly; 2 x houses in River Valley, 2 x houses in Outram, and 2 x houses in Holland/Bukit Timah. If he/she owns only River Valley and Holland/Bukit Timah and wants to build 3 houses evenly; 3 x houses in River Valley and 3 x houses in Holland/Bukit Timah.
- 6.2.4 All Players are allowed to build up to a maximum of 4 houses at one go on each of the same colour group Property Plot.

#### **BUILD HOTELS**

- 6.2.5 When a Player has 4 houses on a single Property Plot, the Player is able to upgrade them to a hotel by paying the building cost of another house to the Bank the next time the Player lands on the same Plot.
- 6.2.6 If the Player has other same colour group Property Plot with 4 houses on them, the Player can build concurrently on all the Property Plots by paying the building cost of an additional house in order to have 1 hotel on each Property Plot.
- 6.2.7 When building a hotel, all the green houses on the Property Plot will be exchanged for the hotel. Only one hotel can be erected on any one Property Plot.

#### **NEW ABSD RULE**

- 6.2.8 To reflect the present real estate environment in Singapore, PropNex introduced the new Additional Buyer's Stamp Duty rule ("ABSD") where there will be ABSD charged on the 2<sup>nd</sup> house onwards built on a Property Plot.
  - (a) The 1st house built will be at the base price of ₩50 for the Industrial B1/B2 zone, ₩100 for the OCR zone, ₩150 RCR zone, and ₩200 for the CCR zone.
  - (b) The 2<sup>nd</sup> house built will incur a 20% ABSD.
  - (c) All subsequent houses or hotel built will incur a 30% ABSD.
- 6.2.9 For ease of reference and calculation, please refer to the table below:

Additional Buyers' Stamp Duty (Easy Reference)							
	B1/Industrial	OCR	RCR	CCR			
1st Property	₩50	₩100	<del>M</del> 150	₩200			
2nd Property including 20% ABSD	₩60	₩120	₩180	₩240			
3rd Property onwards including Hotel 30% ABSD	<del>M</del> 65	₩130	₩195	₩260			

6.2.10 The ABSD paid will not be taken into account when the house or hotel is sold back to the Bank or when tallying the assets of the Players at the end of the game.

#### NO MORE HOUSES

6.2.11 When the Bank has NO houses left to sell, Players will have the special privilege to buy a hotel directly from the Bank. This option will cease when houses are made available again for purchase when other Players return or sell their houses back to the Bank for whatever reason.

#### **6.3 RENT**

- 6.3.1 When Players land on a tile that is owned by another Player, the owner collects rent from them in accordance with the rates on the Title Deed Card.
- 6.3.2 If the Title Deed Card is mortgaged, no rent can be collected.

  Such mortgaged Title Deed Card must be placed face down in front of the owner.
- 6.3.3 It is an advantage to own a complete set of the same colour group Title Deed Cards (i.e. Bidadari, Balestier/Toa Payoh, and Ang Mo Kio/Bishan of the RED group or Marina Bay Financial Centre and Orchard in the BLUE group). This is because the owner will be able to charge double the rent corresponding to the Title Deed Cards. This rule applies to unmortgaged properties even if another property in that colour group is mortgaged.
- 6.3.4 For example, if a Player owns Bidadari, Balestier/Toa Payoh, and Ang Mo Kio/Bishan, and Bidadari is mortgaged, the Player is still entitled to charge double rent if another Player lands on Balestier/Toa Payoh or Ang Mo Kio/Bishan.

#### 6.4 CHANCE AND COMMUNITY CHEST

6.4.1 When Players land on either of these tiles, the Banker will take the top card from the deck indicated. Players must follow the instructions and the Banker will return the card face down to the bottom of the deck.

6.4.2 The "Get Out of Jail Free" card is held until used and then returned to the bottom of the deck. If the Player who draws it does not wish to use it, he/she may keep it as part of their asset where at the end of the game, the card is valued at #50.

# 6.5 INCOME TAX/PROPERTY TAX

If a Player lands on any of these tiles, the Player pays the Bank the amount shown.

#### 6.6 JAIL

- 6.6.1 A Player will be sent to Jail when:
  - (a) Their token lands on the space marked "Go to Jail"
  - (b) They draw a card marked "Go to Jail"
  - (c) They throw doubles 3 times in succession
- 6.6.2 When Players are sent to Jail, regardless of where the Player's token is on the board, he/she must move directly to Jail. The Player's turn ends when he/she is sent to Jail. He/she cannot collect ₩200 salary in that move even if he/she passes through "GO" to go to Jail.
- 6.6.3 Players who are sent to Jail are not allowed to collect rent or participate in selling or buying property via auction.
- 6.6.4 If a Player is not "sent" to Jail but lands on that tile in the ordinary course of play, he/she is "Just Visiting". The Player incurs no penalty and may move ahead in the usual manner on their next turn. Players will still be able to collect rent on their properties when they are "Just Visiting".

- 6.6.5 A Player can get out of Jail by:
  - (a) Paying a fine of ₩50 to carry on with the game at the next turn
  - (b) Using the "Get Out of Jail Free Card"
  - (c) Throw doubles on any of their next 3 turns. Succeeding in throwing a double allows the Player to move according to the number shown on the dice, and to throw the dice another time to move again.

#### **6.7 FREE PARKING**

- 6.7.1 A Player landing on this tile does not receive any money, property, or reward of any kind.
- 6.7.2 This is just a "free" resting place.

## 7) DEALS, MORTGAGES, AND BANKRUPTCY

#### 7.1 SELLING PROPERTY VIA OPEN AUCTIONS

- 7.1.1 When it's a Player's turn and before he/she throws the dice, he/she can sell his/her Title Deeds (together with the houses or hotel for Improved Property Plots) or offer to buy another Player's Property Plot (together with the houses or hotel for Improved Property Plots).
- 7.1.2 The selling Player can fix a minimum price, and the Bank will facilitate the sale through an auction. The selling Player must sell to the successful bidder who bidded equal to or more than the minimum price. If the highest bid is below the minimum price, the Player has the option to sell or abort the sale.

- 7.1.3 10% commission will be payable by the seller to the Bank for facilitating the auction.
- 7.1.4 Only one offer to sell OR one offer to buy can take place during the Player's turn.

#### 7.2 MORTGAGES

- 7.2.1 A mortgaged Title Deed yields no rental revenue until the mortgage is lifted. However, if a Player owns the full colour set and with one Title Deed under mortgage, the rent payable will still be double should another Player lands on the Title Deed of the same colour which is not mortgaged (e.g., if a Player owns Bidadari, Balestier/Toa Payoh, and Ang Mo Kio/Bishan, and Bidadari is mortgaged, the Player is still entitled to charge double rent if another Player lands on Balestier/Toa Payoh or Ang Mo Kio/Bishan).
- 7.2.2 An Improved Property Plot can be mortgaged only when all the house(s) OR hotel on the Improved Property Plot are sold back to the Bank at half of the building cost.
- 7.2.3 The owner of the mortgaged Title Deed cannot put up the mortgaged Title Deed for sale.
- 7.2.4 To lift a mortgage, the Player must pay back the Bank the mortgage value stated on the Title Deed plus 10% interest. When the mortgage is lifted, the owner may then begin to build houses and collect rent.



#### 7.3 SETTLING YOUR DUES AND BANKRUPTCY

- 7.3.1 When a Player incurs a debt, the Player will have to settle the debt by FIRST using all his/her cash. When the cash is insufficient, the Player may then use any of the following ways to raise cash:
  - (a) Sell off all houses and hotels back to the Bank at 50% of the building cost OR
  - (b) Mortgage Title Deeds to the Bank at 50% of its stated value (after all houses or hotels are sold) OR
  - (c) Auction off Title Deeds (after all houses or hotels are sold) to the highest bidder with a 10% Bank commission payable to the Bank.
- 7.3.2 If a creditor obtained a mortgaged Title Deed from the debtor, the creditor has the option to hold the Title Deed until he/she is ready to lift the mortgage. If he/she chooses to lift the mortgage, the creditor must pay the Bank the mortgage value plus 10% interest.
- 7.3.3 If a Player is unable to pay the debt owed to the Bank instead of another Player (because of taxes or penalties) after going through the steps above, the Player must turn over all assets to the Bank. In this case, the said Player will have to declare bankrupt and the Bank will immediately auction off all the Title Deeds to the remaining Players.
- 7.3.4 A bankrupt Player must retire from the game immediately.

# 8) MORTGAGEE SALE

- 8.1 If a Player runs out of cash and all his/her Title Deeds are mortgaged, a mortgagee sale will take place if he/she has to pay rent to another Player.
- 8.2 The Player can decide the order of the Title Deed to be auctioned by the Bank, but he/she has no say on the price. The Bank will start the auction based on the mortgage value of the mortgaged Title Deed and bids start at the mortgage value of the Title Deed and will be sold to the highest bidder.
- 8.3 If there are no bidders, the mortgaged Title Deed will be transferred to the creditor up to the amount owed by that Player to the creditor.
- 8.4 Any amount in excess of the outstanding rent will not be returned to the debtor. For example, the rent due is ₩300, and the debtor has 3 Title Deeds with mortgage value of ₩100, ₩100, ₩120. The debtor will need to surrender all the Title Deeds to the creditor and no change will be given back to the debtor.

# 9) MISCELLANEOUS

- 9.1 No Player may borrow from or lend money to another Player.
- 9.2 It is not possible for these Rules to cover all scenarios during the game, and should any scenarios which are not covered arise, the Banker or Game Marshal shall have the final say on the position and decision relating to such scenarios.

# 10) ENDING THE GAME

How to declare the winner and end the game:

- (a) The game concludes at the end of the 90 minutes game time or when triggered by 2 bankrupted Players in the game, whichever comes first.
- (b) When the game eventually ends, all remaining Players' cash and assets will be tallied by the Banker.

# 11) DECLARING THE WINNER

- 11.1 Each remaining Player's net worth is assessed and valued as follows:
  - (a) All cash on hand
  - (b) Get Out of Jail Free card (if any) valued at ₩50
  - (c) Houses valued at building cost based on the following:
    - (i) Per house in Industrial Belt ₩50
    - (ii) Per house in Outside Core Region (OCR) Belt ₩100
    - (iii) Per house in Rest of Core Region (RCR) Belt ₩150
    - (iv) Per house in Central Core Region (OCR) Belt ₩200
  - (d) Hotels valued at building cost based on the following:
    - (i) Per hotel in Industrial Belt ₩250
    - (ii) Per hotel in Outside Core Region (OCR) Belt  $\pm$ 500
    - (iii) Per hotel in Rest of Core Region (RCR) Belt ₩750
    - (iv) Per hotel in Central Core Region (OCR) Belt ₩1000
  - (e) All Title Deed Cards, Utilities and PropNex Group of Services cards owned, at the price printed on the board.
  - (f) Any mortgaged Title Deed owned, at one-half the price printed on the board.
- 11.2 The Player with the highest net worth will be the Winner.



# THANK YOU AND GOOD LUCK!

All terms and conditions apply