

Seller disclosure statement



Property Law Act 2023 section 99
Form 2, Version 1 | Effective from: 1 August 2025

WARNING TO BUYER – This statement contains important legal and other information about the property offered for sale. You should read and satisfy yourself of the information in this statement before signing a contract. You are advised to seek legal advice before signing this form. You should not assume you can terminate the contract after signing if you are not satisfied with the information in this statement.

WARNING – You must be given this statement before you sign the contract for the sale of the property.

This statement does not include information about:

- » flooding or other natural hazard history
- » structural soundness of the building or pest infestation
- » current or historical use of the property
- » current or past building or development approvals for the property
- » limits imposed by planning laws on the use of the land
- » services that are or may be connected to the property
- » the presence of asbestos within buildings or improvements on the property.

You are encouraged to make your own inquiries about these matters before signing a contract. You may not be able to terminate the contract if these matters are discovered after you sign.

Part 1 - Seller and property details

Seller	ROBERT LINDSAY JOHNSON		
Property address (referred to as the “property” in this statement)	1/42 KIRKLAND AVENUE		
	COORPAROO	QLD	4151
Lot on plan description	Lot 1 Title reference 15301153 Plan BUP 1553		

Community titles scheme or BUGTA scheme:	Is the property part of a community titles scheme or a BUGTA scheme:	
	☒ Yes	☐ No
	<i>If Yes, refer to Part 6 of this statement for additional information</i>	<i>If No, please disregard Part 6 of this statement as it does not need to be completed</i>

Part 2 - Title details, encumbrances and residential tenancy or rooming accommodation agreement

Title details	The seller gives or has given the buyer the following—	
	A title search for the property issued under the <i>Land Title Act 1994</i> showing interests registered under that Act for the property.	☒ Yes
	A copy of the plan of survey registered for the property.	☒ Yes

Registered encumbrances	Registered encumbrances, if any, are recorded on the title search, and may affect your use of the property. Examples include easements, statutory covenants, leases and mortgages. You should seek legal advice about your rights and obligations before signing the contract.
Unregistered encumbrances (excluding statutory encumbrances)	There are encumbrances not registered on the title that will continue ☐ Yes ☒ No to affect the property after settlement. Note—If the property is part of a community titles scheme or a BUGTA scheme it may be subject to and have the benefit of statutory easements that are NOT required to be disclosed. Unregistered lease (if applicable) If the unregistered encumbrance is an unregistered lease, the details of the agreement are as follows: » the start and end day of the term of the lease: » the amount of rent and bond payable: » whether the lease has an option to renew: Other unregistered agreement in writing (if applicable) If the unregistered encumbrance is created by an agreement in writing, and is not an unregistered lease, a copy of the agreement is given, together with relevant plans, if any. ☐ Yes Unregistered oral agreement (if applicable) If the unregistered encumbrance is created by an oral agreement, and is not an unregistered lease, the details of the agreement are as follows:
Statutory encumbrances	There are statutory encumbrances that affect the property. ☒ Yes ☐ No <i>If Yes, the details of any statutory encumbrances are as follows:</i> Any utility service infrastructure on, below or above the lot (or the common property of the community titles scheme), such as water mains, sewerage pipes, stormwater drains, energy conduits and telecommunication cables (owned or controlled by a local council / authority or other utility service authority) and all statutory rights arising in connection with any such infrastructure.
Residential tenancy or rooming accommodation agreement	The property has been subject to a residential tenancy agreement or a rooming accommodation agreement under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> during the last 12 months. ☒ Yes ☐ No If Yes, when was the rent for the premises or each of the residents' rooms last increased? (<i>Insert date of the most recent rent increase for the premises or rooms</i>) 16/09/2024 Note—Under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> the rent for a residential premises may not be increased earlier than 12 months after the last rent increase for the premises. As the owner of the property, you may need to provide evidence of the day of the last rent increase. You should ask the seller to provide this evidence to you prior to settlement.

Part 3 - Land use, planning and environment

WARNING TO BUYER - You may not have any rights if the current or proposed use of the property is not lawful under the local planning scheme. You can obtain further information about any planning and development restrictions applicable to the lot, including in relation to short-term letting, from the relevant local government.

Zoning	The zoning of the property is <i>(Insert zoning under the planning scheme, the Economic Development Act 2012; the Integrated Resort Development Act 1987; the Mixed Use Development Act 199; the State Development and Public Works Organisation Act 1971 or the Sanctuary Cove Resort Act 1985, as applicable)</i> :		
	LOW-MEDIUM DENSITY RESIDENTIAL (2 OR 3 STOREY MIX)		
Transport proposals and resumptions	The lot is affected by a notice issued by a Commonwealth, State or local government entity and given to the seller about a transport infrastructure proposal* to: locate transport infrastructure on the property; or alter the dimensions of the property.	☐ Yes	☒ No
	The lot is affected by a notice of intention to resume the property or any part of the property.	☐ Yes	☒ No
	<i>If Yes, a copy of the notice, order, proposal or correspondence must be given by the seller</i>		
* <i>Transport infrastructure</i> has the meaning defined in the <i>Transport Infrastructure Act 1994</i> . A <i>proposal</i> means a resolution or adoption by some official process to establish plans or options that will physically affect the property.			
Contamination and environmental protection	The property is recorded on the Environmental Management Register or the Contaminated Land Register under the <i>Environmental Protection Act 1994</i> .	☐ Yes	☒ No
	The following notices are, or have been, given:		
	A notice under section 408(2) of the <i>Environmental Protection Act 1994</i> (for example, land is contaminated, show cause notice, requirement for site investigation, clean up notice or site management plan).	☐ Yes	☒ No
	A notice under section 369C(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which an environmental enforcement order applies).	☐ Yes	☒ No
	A notice under section 347(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which a prescribed transitional environmental program applies).	☐ Yes	☒ No
Trees	There is a tree order or application under the <i>Neighbourhood Disputes (Dividing Fences and Trees) Act 2011</i> affecting the property.	☐ Yes	☒ No
	<i>If Yes, a copy of the order or application must be given by the seller.</i>		
Heritage	The property is affected by the <i>Queensland Heritage Act 1992</i> or is included in the World Heritage List under the <i>Environment Protection and Biodiversity Conservation Act 1999</i> (Cwlth).	☐ Yes	☒ No
Flooding	Flooding Information about whether the property is affected by flooding or another natural hazard or within a natural hazard overlay can be obtained from the relevant local government and you should make your own enquires. Flood information for the property may also be available at the FloodCheck Queensland portal or the Australian Flood Risk Information portal.		
Vegetation, habitats and protected plants	Information about vegetation clearing, koala habitats and other restrictions on development of the land that may apply can be obtained from the relevant State government agency.		

Part 4 - Buildings and structures

WARNING TO BUYER - The seller does not warrant the structural soundness of the buildings or improvements on the property, or that the buildings on the property have the required approval, or that there is no pest infestation affecting the property. You should engage a licensed building inspector or an appropriately qualified engineer, builder or pest inspector to inspect the property and provide a report and also undertake searches to determine whether buildings and improvements on the property have the required approvals.

Swimming pool	There is a relevant pool for the property. If a community titles scheme or a BUGTA scheme - a shared pool is located in the scheme. Pool compliance certificate is given. OR Notice of no pool safety certificate is given.	☐ Yes ☐ Yes ☐ Yes ☐ Yes	☒ No ☒ No ☐ No ☐ No
Unlicensed building work under owner builder permit	Building work was carried out on the property under an owner builder permit in the last 6 years. <i>A notice under section 47 of the Queensland Building and Construction Commission Act 1991 must be given by the seller and you may be required to sign the notice and return it to the seller prior to signing the contract.</i>	☐ Yes	☒ No
Notices and orders	There is an unsatisfied show cause notice or enforcement notice under the <i>Building Act 1975</i>, section 246AG, 247 or 248 or under the <i>Planning Act 2016</i>, section 167 or 168. The seller has been given a notice or order, that remains in effect, from a local, State or Commonwealth government, a court or tribunal, or other competent authority, requiring work to be done or money to be spent in relation to the property. <i>If Yes, a copy of the notice or order must be given by the seller.</i>	☐ Yes ☐ Yes	☒ No ☒ No
Building Energy Efficiency Certificate	If the property is a commercial office building of more than 1,000m², a Building Energy Efficiency Certificate is available on the Building Energy Efficiency Register.		
Asbestos	The seller does not warrant whether asbestos is present within buildings or improvements on the property. Buildings or improvements built before 1990 may contain asbestos. Asbestos containing materials (ACM) may have been used up until the early 2000s. Asbestos or ACM may become dangerous when damaged, disturbed, or deteriorating. Information about asbestos is available at the Queensland Government Asbestos Website (asbestos.qld.gov.au) including common locations of asbestos and other practical guidance for homeowners.		

Part 5 - Rates and services

WARNING TO BUYER - The amount of charges imposed on you may be different to the amount imposed on the seller.

Rates	Whichever of the following applies—
	The total amount payable* for all rates and charges (without any discount) for the property as stated in the most recent rate notice is: Amount: \$551.45 Date Range: 01/07/2025 - 30/09/2025 OR The property is currently a rates exempt lot.** ☐ OR The property is not rates exempt but no separate assessment of rates is issued by a local government for the property. ☐

*Concessions: A local government may grant a concession for rates. The concession will not pass to you as buyer unless you meet the criteria in section 120 of the *Local Government Regulation 2012* or section 112 of the *City of Brisbane Regulation 2012*.

** An exemption for rates applies to particular entities. The exemption will not pass to you as buyer unless you meet the criteria in section 93 of the *Local Government Act 2009* or section 95 of the *City of Brisbane Act 2010*.

Water	Whichever of the following applies—
	The total amount payable as charges for water services for the property as indicated in the most recent water services notice* is: Amount: \$400.27 Date Range: 30/01/2025 - 07/05/2025 OR There is no separate water services notice issued for the lot; however, an estimate of the total amount payable for water services is: Amount: Date Range:

* A water services notices means a notice of water charges issued by a water service provider under the *Water Supply (Safety and Reliability) Act 2008*.

Part 6 - Community titles schemes and BUGTA schemes

(If the property is part of a community titles scheme or a BUGTA scheme this Part must be completed)

WARNING TO BUYER - If the property is part of a community titles scheme or a BUGTA scheme and you purchase the property, you will become a member of the body corporate for the scheme with the right to participate in significant decisions about the scheme and you will be required to pay contributions towards the body corporate's expenses in managing the scheme. You will also be required to comply with the by-laws. By-laws will regulate your use of common property and the lot.

For more information about living in a body corporate and your rights and obligations, contact the Office of the Commissioner for Body Corporate and Community Management.

Body Corporate and Community Management Act 1997	The property is included in a community titles scheme. ☒ Yes ☐ No <i>(If Yes, complete the information below)</i>
Community Management Statement	A copy of the most recent community management statement for the scheme as recorded under the <i>Land Title Act 1994</i> or another Act is given to the buyer. ☒ Yes Note—If the property is part of a community titles scheme, the community management statement for the scheme contains important information about the rights and obligations of owners of lots in the scheme including matters such as lot entitlements, by-laws and exclusive use areas.
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Body Corporate and Community Management Act 1997</i>, section 205(4) is given to the buyer. ☒ Yes ☐ No <i>If No</i>— An explanatory statement is given to the buyer that states: ☐ Yes » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 6 of the <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot.
Statutory Warranties	Statutory Warranties—If you enter into a contract, you will have implied warranties under the <i>Body Corporate and Community Management Act 1997</i> relating to matters such as latent or patent defects in common property or body corporate assets; any actual, expected or contingent financial liabilities that are not part of the normal operating costs; and any circumstances in relation to the affairs of the body corporate that will materially prejudice you as owner of the property. There will be further disclosure about warranties in the contract.
Building Units and Group Titles Act 1980	The property is included in a BUGTA scheme ☐ Yes ☒ No <i>(If Yes, complete the information below)</i>
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Building Units and Group Titles Act 1980</i>, section 40AA(1) is given to the buyer. ☐ Yes ☐ No <i>If No</i>— An explanatory statement is given to the buyer that states: ☐ Yes » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 7 of the <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot. Note—If the property is part of a BUGTA scheme, you will be subject to by-laws approved by the body corporate and other by-laws that regulate your use of the property and common property.

Signatures - SELLER

Signed by:

Robert Lindsay Johnson

D7C2AF3497864E9...

Signature of seller

Signature of seller

ROBERT LINDSAY JOHNSON

Name of seller

Name of seller

05 October 2025 | 4:18 PM AEST

Date

Date

Signatures - BUYER

By signing this disclosure statement the buyer acknowledges receipt of this disclosure statement before entering into a contract with the seller for the sale of the lot.

Signature of buyer

Signature of buyer

Name of buyer

Name of buyer

Date

Date

CURRENT TITLE SEARCH
QUEENSLAND TITLES REGISTRY PTY LTD

Request No: 53459333
Search Date: 23/09/2025 10:15

Title Reference: 15301153
Date Created: 05/12/1974

Previous Title: 15281191

REGISTERED OWNER

Dealing No: 716385967 24/03/2015

ROBERT LINDSAY JOHNSON

ESTATE AND LAND

Estate in Fee Simple

LOT 1 BUILDING UNIT PLAN 1553
Local Government: BRISBANE CITY
COMMUNITY MANAGEMENT STATEMENT 13554

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 19515208 (POR 110)
2. MORTGAGE No 716385968 24/03/2015 at 09:25
NATIONAL AUSTRALIA BANK LIMITED A.B.N. 12 004 044 937

ADMINISTRATIVE ADVICES - NIL
UNREGISTERED DEALINGS - NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

COPYRIGHT QUEENSLAND TITLES REGISTRY PTY LTD [2025]
Requested By: D-ENQ INFOTRACK PTY LIMITED

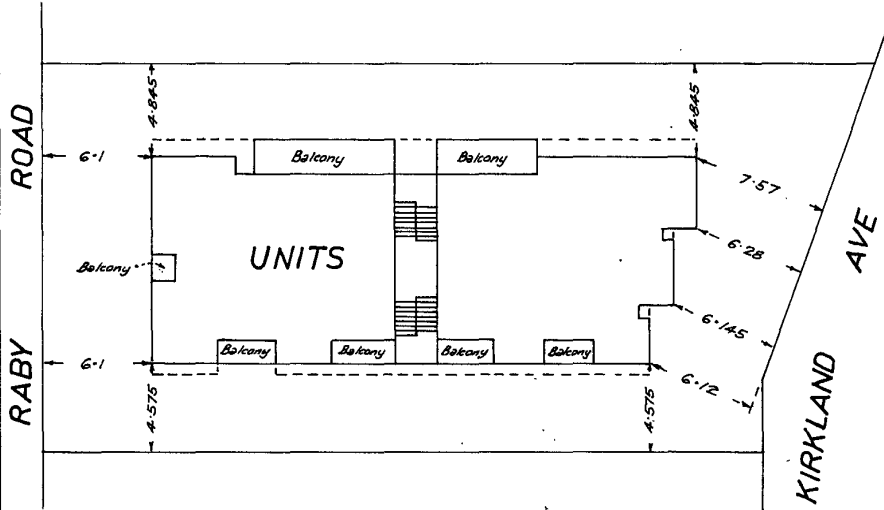
(Form 1)

Regulation 5 (a)

Sheet No. 1 of 8 sheets

1553

BUILDING UNITS PLAN NO.
NAME OF BUILDING UNITS : KIRKLAND HEIGHTS



Scale 1:250 metres

Catalogued & Charted on RP 139800 & CC 130. 912 744 1111
E846460
109100
4434
\$18.00

Signature of Registered Proprietors:

Mastrantonio
EQ Mastrantonio

Name of Registered Proprietors: Marcello & Elizabeth Ann Mastrantonio (his wife) as joint tenants as Trustees under Nomination of Trustees No. E846450
Address: 43 Forbes St., Hawthorne

County: Stanley

Building Units Plan No. 1553

Parish: Bulimba

City: Brisbane

Registered 28 Nov 1974

Reference to Title: Volume 5281 Folio 191

Registrar of Titles

Description of Parcel: Lot 1 on RP 139800

Name of Body Corporate: The Proprietors -

Kirkland Heights

Building Units Plan No. 1553

Address at which documents may be served:

Mangano & Co.,
171 Queen Street,
Brisbane.

Town Clerk
Brisbane City Council



RECEIVED
REG. OF TITLES

JUL 11 10 49 AM '74



CMS13554

BUP1553

CISP

(Form 2)

Regulation 12

Sheet No. 2 of 8 sheets

BUILDING UNITS PLAN NO. **1553**

I, Barry Vivan Jones of 23 Hope Street, South Brisbane, Authorised Surveyor under the "Land Surveyors' Acts, 1908 to 1916", do hereby certify that the building shown on the Building Units Plan to which this certificate is annexed is within the external surface boundaries of the parcel the subject of the Building Units Plan.

Dated this 20th day of June 1974.

Barry V. Jones

Authorised Surveyor

[Signature]
Deputy Town Clerk

(Form 3)

Regulation 13

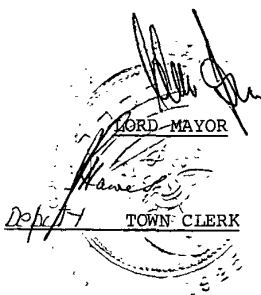
Sheet No.3 of 8 sheets

BUILDING UNITS PLAN NO. 1553

The Brisbane City Council certifies that the proposed subdivision of the parcel, as illustrated in the Building Units Plan, has been approved by the Brisbane City Council and that all requirements of "The City of Brisbane Acts, 1924 to 1960", and "The Town Planning Acts, 1964 to 1967" have been complied with in regard to the subdivision.

(Seal)

Brisbane City Council


LORD MAYOR
TOWN CLERK

(Form 4)

Regulation 13 (a)

Sheet No. 4 of 8 sheets

BUILDING UNITS PLAN NO. **1553**

I, *R. A. PHILLIPS* of *BRISBANE*, a
Building Inspector appointed by the Brisbane City Council do hereby
certify that the building shown on the Building Units Plan to
which this certificate is annexed has been substantially completed
in accordance with plans and specifications approved by the
Brisbane City Council.

Dated this, *16th* day of *SEPTEMBER* 1974.

R. A. Phillips
.....

BUILDING INSPECTOR

Brisbane City Council

(Form 4)

Regulation 14

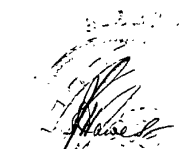
Sheet No. 5 of 8 sheets

1553

SCHEDULE OF UNITS ENTITLEMENT AND REFERENCE

TO CURRENT CERTIFICATE OF TITLE

Unit No.	Level	Entitle-ment.	Current C's Title	
			Vol.	Fol.
1	A & B	1	5301	153
2	A & B	1	5301	154
3	A & C	1	5301	155
4	A & C	1	5301	156
		Total		
		4		


Debby Town Clerk

Signature of Registered Proprietors. X
as Trustees under Nomination of
Trustees No. E846459

W. Montanaro
E. A. Montanaro

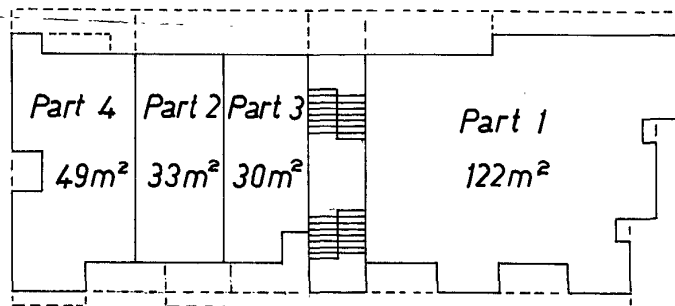
(Form 5)

Regulation 15

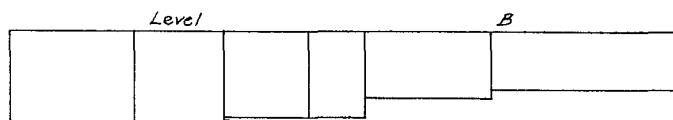
Sheet No. 6 of 8 sheets

BUILDING UNITS PLAN NO. **1553**

LEVEL " A "



Scale 1:200



North Elevation
Scale - 1:200

Floor areas are approximate only.

Signature of Registered Proprietor.

X *Mr. Montanaro*

X *EQ Master Antonio*

as Trustees under Nomination of Trustees
No. E 846459

Debra H
Town Clerk
Brisbane City Council

Additions in red by me.
Bruce N. Jones
Authorised Surveyor
21-11-74

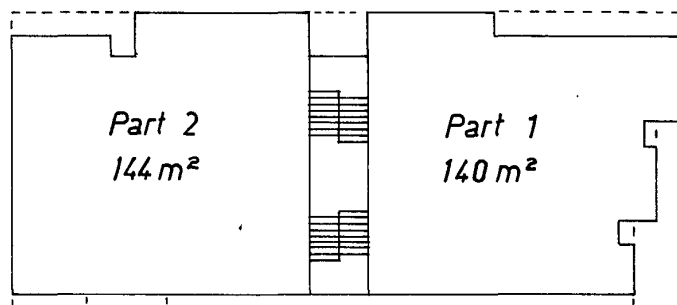
(Form 5)

Regulation 15

Sheet No. 7 of 8 sheets

BUILDING UNITS PLAN NO. **1553**

LEVEL " B "



Scale 1:200

Floor areas are approximate only.

Signature of Registered Proprietor.

W. Aboukantonis

EA Mastroantonio

as Trustees under Nomination of
Trustees No. E846459.

Deputy Town Clerk
Brisbane City Council

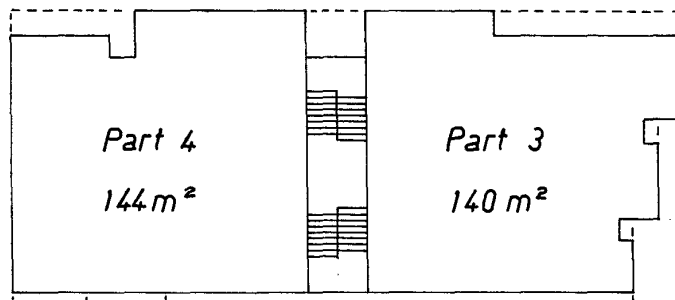
(Form 5)

Regulation 15

Sheet No. 8 of 8 sheets

BUILDING UNITS PLAN NO. 1553

LEVEL " C "



Scale 1:200

Floor areas are approximate only.

Signature of Registered Proprietor.

EA Mastrantonio

EA Mastrantonio

as Trustees under Nomination of
Trustees No. E 846459.

[Signature]
Deputy Town Clerk

Brisbane City Council



UNITED DOMINIONS CORPORATION LIMITED

Incorporated in Victoria

UNITED DOMINIONS HOUSE,
113-119 EAGLE STREET, BRISBANE, Q'LD. 4000
BOX 2234, G.P.O., BRISBANE, Q'LD. 4001
TELEPHONE: 29 1033 TELEX: AA41347

DJM:NP

30 September, 1974

The Registrar of Titles,
Anzac Square,
BRISBANE. QLD. 4000

Dear Sir,

RE: M. & E.A. MASTRANTONIO
PROPERTY AT 42 KIRKLAND AVENUE, COOPAROO
BILL OF MORTGAGE NO. E489173
BUILDING UNITS PLAN NO.

United Dominions Corporation Limited as Mortgagee in respect
of the above Bill of Mortgage No. E489173 hereby consents to
the registration of the abovementioned Building Units Plan.

UNITED DOMINIONS CORPORATION LIMITED)
by its duly constituted Attorney)
DAVID JOHN MITCHELL)

In the presence of:

.....
A JUSTICE OF THE PEACE



FORM 14 - GENERAL REQUEST

Version 2



703554060

\$50.00
03/09/1999 15:50

BE 470

Queensland Land Registry

Stamp Duty Imprint

OFFICE USE ONLY

1. Nature of Request

TO RECORD A NEW
COMMUNITY MANAGEMENT STATEMENT
FOR KIRKLAND HEIGHTS CTS 13554

Lodger Name, address & phone number LODGER CODE

R MATTHEWS & SON PTY LTD
678 IPSWICH ROAD
ANNERLEY QLD 4103
PH: (07) 3848 0655

2. Description of Lot

County

Parish

Title Reference

COMMON PROPERTY OF
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

STANLEY

YEERONGPILLY

19201553

3. Registered Proprietor / Crown Lessee

BODY CORPORATE FOR
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

4. Interest

NOT APPLICABLE

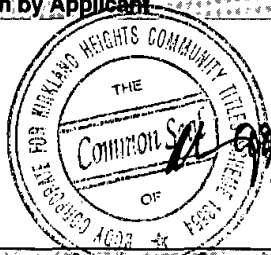
5. Applicant

BODY CORPORATE FOR
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

6. Request

I hereby request that: a new Community Management Statement deposited herewith which changes the Regulation Module and amends Schedules A, B & C of the existing Community Management Statement be recorded as the Community Management Statement for KIRKLAND HEIGHTS Community Titles Scheme 13554.

7. Execution by Applicant



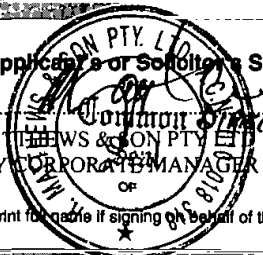
[Signature]
BODY CORPORATE MANAGER

Execution Date

3/9/99

Applicant's or Solicitor's Signature

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER



Note: A solicitor is required to print for name if signing on behalf of the applicant

CMS - FIRST / NEW COMMUNITY MANAGEMENT STATEMENT

Version 1

page 1 of 5

**13554****CMS LABEL NUMBER****Queensland Land Registry**

This statement incorporates and must include the following:

- | | |
|------------|---|
| Schedule A | Schedule of lot entitlements |
| Schedule B | Explanation of development of scheme land |
| Schedule C | By-laws |
| Schedule D | Any other details |
| Schedule E | Allocation of exclusive use areas |

1. Name of community titles scheme

KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

2. Regulation module

SMALL SCHEMES

3. Name of body corporate

BODY CORPORATE FOR KIRKLAND HEIGHTS COMMUNITY TITLES SCHEME 13554

4. Scheme land

Description of Lot	County	Parish	Title Reference
COMMON PROPERTY OF KIRKLAND HEIGHTS CTS 13554 Lots 1-4 (inclusive) on BUP 1553	STANLEY	YEERONGPILLY	19201553 15301153-15301156 (inclusive)

5. Name and address of original owner #

NOT APPLICABLE

6. Reference to plan lodged with this statement

NOT APPLICABLE

first community management statement only

7. Local Government community management statement notation

NOT APPLICABLE PURSUANT TO SECTION 54(4) OF THE BODY CORPORATE AND COMMUNITY
MANAGEMENT ACT 1997

..... signed

..... name and designation

..... name of Local Government

8. Execution by original owner/Consent of body corporate

Execution Date



[Signature]
BODY CORPORATE
MANAGER



*Execution

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

* Original owner to execute for a first community management statement
Body corporate to execute for a new community management statement



FORM 20 - SCHEDULE / ENLARGED PANEL / **Version 1 ADDITIONAL PAGE / DECLARATION**

Land Title Act 1994 and Land Act 1994

Queensland Land Registry

Page 2 of 5



Title Reference 19201553

SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
1 on BUP 1553	1	1
2 on BUP 1553	1	1
3 on BUP 1553	1	1
4 on BUP 1553	1	1
TOTALS	4	4

SCHEDULE B EXPLANATION OF THE DEVELOPMENT OF SCHEME LAND

Sections 57(1)(e) and (f) of the Body Corporate and Community Management Act 1997 are not applicable.



FORM 20 - SCHEDULE / ENLARGED PANEL / Version 1 ADDITIONAL PAGE / DECLARATION

Land Title Act 1994 and Land Act 1994

Queensland Land Registry

Page 3 of 5



Title Reference 19201553

SCHEDULE C**BY-LAWS**

Section 130

SCHEDULE 2 - BY-LAWS**NOISE.**

1. The occupier of a lot must not create noise likely to interfere with the peaceful enjoyment of a person lawfully on another lot or the common property.

VEHICLES.

- 2.(1) The occupier of a lot must not, without the body corporate's written approval -
 - (a) park a vehicle, or allow a vehicle to stand, on common property; or
 - (b) permit an invitee to park a vehicle, or allow a vehicle to stand, on the common property.
- 2.(2) An approval under subsection (1) must state the period for which it is given.
- 2.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

OBSTRUCTION.

3. The occupier of a lot must not obstruct the lawful use of the common property by someone else.

DAMAGE TO LAWNS etc.

- 4.(1) The occupier of a lot must not, without the body corporate's written approval-
 - (a) damage a lawn, garden, tree, shrub, plant or flower on the common property; or
 - (b) use a part of the common property as a garden.
- 4.(2) An approval under subsection (1) must state the period for which it is given.
- 4.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

DAMAGE TO COMMON PROPERTY.

- 5.(1) An occupier of a lot must not, without the body corporate's written approval, mark, paint, drive nails, screws or other objects into, or otherwise damage or deface a structure that forms part of the common property.
- 5.(2) However, an occupier may install a locking or safety device to protect the lot against intruders, or a screen to prevent entry of animals or insects, if the device or screen is soundly built and is consistent with the colour, style and materials of the building.
- 5.(3) The owner of a lot must keep a device installed under subsection (2) in good order and repair.

BEHAVIOUR OF INVITEES.

6. An occupier of a lot must take reasonable steps to ensure that the occupier's invitees do not behave in a way likely to interfere with the peaceful enjoyment of another lot or the common property.

LEAVING OF RUBBISH ETC. ON COMMON PROPERTY.

7. The occupier of a lot must not leave rubbish or other materials on the common property in a way or place likely to interfere with the enjoyment of the common property by someone else.



**FORM 20 - SCHEDULE / ENLARGED PANEL /
Version 1 ADDITIONAL PAGE / DECLARATION**

Land Title Act 1994 and Land Act 1994

Queensland Land Registry

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Title Reference 19201553

APPEARANCE OF LOT.

- 8.(1) The occupier of a lot must not, without the body corporate's written approval, make a change to the external appearance of the lot unless the change is minor and does not detract from the amenity of the lot and its surrounds.
- 8.(2) The occupier of a lot must not, without the body corporate's written approval-
- (a) hang washing, bedding, or another cloth article if the article is visible from another lot or the common property, or from outside the scheme land; or
 - (b) display a sign, advertisement, placard, banner, pamphlet or similar article if the article is visible from another lot or the common property, or from outside the scheme land.
- 8.(3) This section does not apply to a lot created under a standard format plan of subdivision.

STORAGE OF FLAMMABLE MATERIALS.

- 9.(1) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the common property.
- 9.(2) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the lot unless the substance is used or intended for use for domestic purposes.
- 9.(3) However, this section does not apply to the storage of fuel in-
- (a) the fuel tank of a vehicle, boat, or internal combustion engine; or
 - (b) a tank kept on a vehicle or boat in which the fuel is stored under the requirements of the law regulating the storage of flammable liquid.

GARBAGE DISPOSAL.

- 10.(1) Unless the body corporate provides some other way of garbage disposal, the occupier of a lot must keep a receptacle for garbage in a clean and dry condition and adequately covered on the lot, or on part of the common property designated by the body corporate for the purpose.
- 10.(2) The occupier of a lot must-
- (a) comply with all local government local laws about disposal of garbage; and
 - (b) ensure that the occupier does not, in disposing of garbage, adversely affect the health, hygiene or comfort of the occupiers of other lots.

KEEPING OF ANIMALS.

- 11.(1) The occupier of a lot must not, without the body corporate's written approval-
- (a) bring or keep an animal on the lot or the common property; or
 - (b) permit an invitee to bring or keep an animal on the lot or the common property.
- 11.(2) The occupier must obtain the body corporate's written approval before bringing, or permitting an invitee to bring, an animal onto the lot or the common property.

GUIDE DOGS.

N.B. : By-law 11 does not apply to 'Guide Dogs' in accordance with Section 143.(1),(2) & (3) of the Act.

**FORM 20 - SCHEDULE / ENLARGED PANEL /
Version 1 ADDITIONAL PAGE / DECLARATION**

Land Title Act 1994 and Land Act 1994

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WATER RESOURCES

Title Reference 19201553

RECOVERY OF LEVIES

12. That a person (which expression shall extend to corporations) shall pay on demand the whole of the Body Corporate's costs and expenses (including solicitor, collection agency and own client costs) such amount deemed to be a liquidated debt due in recovering such levies or moneys duly levied upon that person by the Body Corporate, pursuant to the Act.

RECOVERY FOR DAMAGES

13. Where the Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any owner or the tenants, servants, employees, agents, invitees or licensees of the owner or any of them, the committee shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the owner of the unit at the time when the breach occurred.

SCHEDULE D**OTHER DETAILS REQUIRED/PERMITTED TO BE INCLUDED**

Nil.

SCHEDULE E**DESCRIPTION OF LOTS ALLOCATED EXCLUSIVE USE AREAS OF
COMMON PROPERTY**

Nil.

- 3 -

MINUTES OF THE AGM OF "KIRKLAND HEIGHTS" CTS 13554
HELD MONDAY 2 AUGUST 1999

GENERAL BUSINESS (cont.):

Item 5 – Cleaning

Two quotes were presented to the meeting for the concrete cleaning and the lower quote of \$270 was accepted.

Item 6 – Sinking Fund

This matter was addressed earlier in the meeting.

Item 7 – Garden Overhaul

It was agreed that the owners would get together to work on improving the gardens. Leigh Long is able to get some assistance in planning and choosing of suitable plants. etc.

(10) ELECTION OF OFFICE BEARERS

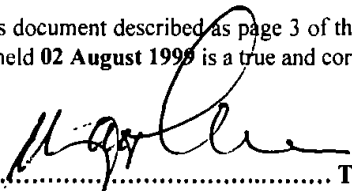
Chairperson No election necessary under the Small Schemes Module.

Secretary/Treasurer Mr Trevor Matthews (Body Corporate Manager) was elected to the joint position (non-voting) from the floor of the meeting.

Committee R Long, R Doria, M O'Regan and C McCawley were elected to the committee.

THERE BEING NO FURTHER BUSINESS, THE MEETING CLOSED AT 8.30 PM.

I hereby certify that this document described as page 3 of the Minutes of the Annual General Meeting of "Kirkland Heights" CTS 13554 held 02 August 1999 is a true and correct copy of page 3 of such Minutes.


..... TREVOR MATTHEWS - COMMITTEE MEMBER

- 2 -

MINUTES OF THE AGM OF "KIRKLAND HEIGHTS" CTS 13554
HELD TUESDAY 4 AUGUST 1998

(8) (MOTIONS 6 TO 13)

MOTION 6 – BALLOT

It was resolved, as provided for under the Body Corporate and Community Management Act 1997, that a secret ballot be not required for the election of the committee at this or future Annual General Meetings.

MOTION 7 – PENALTY FOR LATE PAYMENT OF LEVIES

It was resolved that, as provided for under the Body Corporate and Community Management Act 1997, the committee for the time being shall at its discretion be authorised to charge the prescribed penalty of 2.5% monthly against owners for the late payment of levies, including any Special Levies which may be properly struck at any time.

MOTION 8 – BODY CORPORATE MANAGER'S APPOINTMENT

It was resolved that the Body Corporate Managers, R Matthews & Son Pty Ltd, be re-appointed for a further period until the next Annual General Meeting at an increased fee up from \$100-00 to \$105-00 per unit per year.

MOTION 9 – USE OF COMMON SEAL

It was resolved that, as provided for under the Body Corporate and Community Management Act 1997, the Body Corporate Manager be authorised to hold custody of the Common Seal and be authorised to use the Common Seal as required in the conduct of the business of the Body Corporate.

MOTION 10 – CHANGE OF ADDRESS

It was resolved that the registered address of the Body Corporate be changed at the Department of Natural Resources to the address of R Matthews & Son Pty Ltd to enable all correspondence to be received in due time and attended to as required.

MOTION 11 – PUBLIC OFFICER'S APPOINTMENT

It was resolved that Mr Trevor Matthews be appointed the Public Officer for the Body Corporate for the purpose of lodging and signing Income Tax Returns.

MOTION 12 – INSURANCE EXCESSES

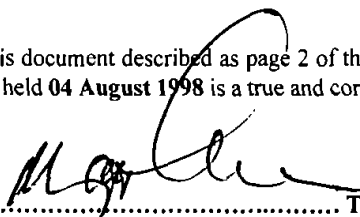
It was resolved that any Insurance excesses payable on claims be paid by the owner making the claim if the cause of such claim is found to be attributable to the actions of the owner or their tenant and not directly attributable to the actions of the Body Corporate.

MOTION 13 – ROOF INSPECTION

It was resolved that an annual inspection of the roof be carried out by a plumber or roofing tradesman as a preventative measure, and if any minor repairs are found to be necessary then they should be carried out as a priority. Major repairs to be notified to owners for a decision.

.../3

I hereby certify that this document described as page 2 of the Minutes of the Annual General Meeting of "Kirkland Heights" CTS 13554 held 04 August 1998 is a true and correct copy of page 2 of such Minutes.



.....TREVOR MATTHEWS - COMMITTEE MEMBER



Stratamatt

BODY CORPORATE MANAGEMENT

(07) 3524 5200

674 Ipswich Rd Annerley Q 4103

stratamatt.com.au | reception@stratamatt.com.au

ABN 59 609 542 494 | ACN 609 542 494

05 September 2025

KIRKLAND HEIGHTS CTS 13554
Not registered for GST

ABN: 12 902 449 029

ROBERT LINDSAY JOHNSON
90 MANN STREET
ARMIDALE NSW 2350

Ref

Re	Lot	1	KIRKLAND HEIGHTS CTS 13554
Fee	84.10		Paid

This certificate contains the following information:

Name of the Scheme / Community Title Number / Lot Information / Financial Information pertaining to Lot.

IMPORTANT: This document has been provided in good faith and with all information provided to this office. We accept no liability for any claim due to information not provided to this office either by a previous owner or manager of the body corporate records.

Section 205(5) of the Act provides that the person obtaining this certificate may rely on it against the body corporate as conclusive evidence of the matters stated, except for errors reasonably apparent. The Body Corporate and Community Management Regulation provides that a new owner becomes jointly and severally liable for any contribution, instalment, penalty or other amount payable to the body corporate that is due but unpaid when they become the new owner.

Before settlement, please go to www.stratamax.com.au/cert and enter your Access ID provided to obtain any updates on the figures contained in the attached certificate.

Your access ID: 13554 STRMAT 025632.

A fee of \$44.00 applies for this service which is payable online. The above Access ID will expire one month from the date of this letter. If you wish to obtain an update directly from us, a fee will apply.

Stratamatt Body Corporate Management

BCCM

Form 33

Department of Justice

Body corporate certificate

Body Corporate and Community Management Act 1997, section 205(4)

This form is effective from 1 August 2025

For the sale of a lot included in a community titles scheme under the Body Corporate and Community Management Act 1997 (other than a lot to which the Body Corporate and Community Management (Specified Two-lot Schemes Module) Regulation 2011 applies).

WARNING - Do not sign a contract to buy a property in a community titles scheme until you have read and understood the information in this certificate. Obtain independent legal advice if needed.

You may rely on this certificate against the body corporate as conclusive evidence of matters stated in the certificate, except any parts where the certificate contains an error that is reasonably apparent.

This certificate contains important information about the lot and community titles scheme named in the certificate, including:

- becoming an owner and contacting the body corporate
- details of the property and community titles scheme
- by-laws and exclusive use areas
- lot entitlements and financial information
- owner contributions and amounts owing
- common property and assets
- insurance
- contracts and authorisations

This certificate does not include information about:

- physical defects in the common property or buildings in the scheme;
- body corporate expenses and liabilities for which the body corporate has not fixed contributions;
- current, past or planned body corporate disputes or court actions;
- orders made against the body corporate by an adjudicator, a tribunal or a court;
- matters raised at recent committee meetings or body corporate meetings; or
- the lawful use of lots, including whether a lot can be used for short-term letting.

Search applicable planning laws, instruments and documents to find out what your lot can be used for. If you are considering short-term letting your lot, contact your solicitor, the relevant local government or other planning authority to find out about any approvals you will need or if there are any restrictions on short-term letting. It is possible that lots in the community titles scheme are being used now or could in future be used lawfully or unlawfully for short-term or transient accommodation.

The community management statement

Each community titles scheme has a community management statement (CMS) recorded with Titles Queensland, which contains important information about the rights and obligations of the owners of lots in the scheme. The seller must provide you with a copy of the CMS for the scheme before you sign a contract.

The Office of the Commissioner for Body Corporate and Community Management

The Office of the Commissioner for Body Corporate and Community Management provides an information and education service and a dispute resolution service for those who live, invest or work in community titles schemes. Visit www.qld.gov.au/bodycorporate.

You can ask for a search of adjudicators orders to find out if there are any past or current dispute applications lodged for the community titles scheme for the lot you are considering buying www.qld.gov.au/searchofadjudicatorsorders.

The information in this certificate is issued on 05/09/2025

Becoming an owner

When you become an owner of a lot in a community titles scheme, you:

- automatically become a member of the body corporate and have the right to participate in decisions about the scheme;
- must pay contributions towards the body corporate's expenses in managing the scheme; and
- must comply with the body corporate by-laws.

You must tell the body corporate that you have become the owner of a lot in the scheme within 1 month of settlement. You can do this by using the BCCM Form 8 - Information for body corporate roll. Fines may apply if you do not comply.

How to get more information

You can inspect the body corporate records which will provide important information about matters not included in this certificate. To inspect the body corporate records, you can contact the person responsible for keeping body corporate records (see below), or you can engage the services of a search agent. Fees will apply.

Planning and development documents can be obtained from the relevant local government or other planning authority. Some relevant documents, such as the development approval, may be available from the body corporate, depending on when and how the body corporate was established.

Contacting the body corporate

The body corporate is an entity made up of each person who owns a lot within a community titles scheme.

Name and number of the community titles scheme

KIRKLAND HEIGHTS

CTS No. **13554**

Body corporate manager

Bodies corporate often engage a body corporate manager to handle administrative functions.

Is there a body corporate manager for the scheme?

Yes. The body corporate manager is:

Name: **Account Manager**

Company: **StrataMatt Pty Ltd**

Phone: **07 3524 5200**

Email: **reception@stratamatt.com.au**

Accessing records

Who is currently responsible for keeping the body corporate's records?

The body corporate manager named above.

Property and community titles scheme details

Lot and plan details

Lot number: **1**

Plan type and number: **1553**

Plan of subdivision: **BUILDING FORMAT PLAN**

The plan of subdivision applying to a lot determines maintenance and insurance responsibilities.

Regulation module

There are 5 regulation modules for community titles schemes in Queensland. The regulation module that applies to the scheme determines matters such as the length of service contracts and how decisions are made.

More information is available from www.qld.gov.au/buyingbodycorporate.

The regulation module that applies to this scheme is the:

Small

NOTE: If the regulation module that applies to the scheme is the Specified Two-lot Schemes Module, then BCCM Form 34 should be used.

Layered arrangements of community titles schemes

A layered arrangement is a grouping of community titles schemes, made up of a principal scheme and one or more subsidiary schemes. Find more information at www.qld.gov.au/buyingbodycorporate

Is the scheme part of a layered arrangement of community titles schemes?

No

If yes, you should investigate the layered arrangement to obtain further details about your rights and obligations. The name and number of each community titles scheme part of the layered arrangement should be listed in the community management statement for the scheme given to you by the seller.

Building management statement

A building management statement is a document, which can be put in place in certain buildings, that sets out how property and shared facilities are accessed, maintained and paid for by lots in the building. It is an agreement between lot owners in the building that usually provides for supply of utility services, access, support and shelter, and insurance arrangements. A lot can be constituted by a community titles scheme's land.

Does a building management statement apply to the community titles scheme?

No

If yes, you can obtain a copy of the statement from Titles Queensland: www.titlesqld.com.au. You should seek legal advice about the rights and obligations under the building management statement before signing the contract -for example, this can include costs the body corporate must pay in relation to shared areas and services.

By-laws and exclusive use areas

The body corporate may make by-laws (rules) about the use of common property and lots included in the community titles scheme. You must comply with the by-laws for the scheme. By-laws can regulate a wide range of matters, including noise, the appearance of lots, carrying out work on lots (including renovations), parking, requirements for body corporate approval to keep pets, and whether smoking is permitted on outdoor areas of lots and the common property. However, by-laws cannot regulate the type of residential use of lots that may lawfully be used for residential purposes. You should read the by-laws before signing a contract.

What by-laws apply?

The by-laws that apply to the scheme are specified in the community management statement for the scheme provided to you by the seller.

The community management statement will usually list the by-laws for the scheme. If the statement does not list any by-laws, Schedule 4 of the Body Corporate and Community Management Act 1997 will apply to the scheme.

In some older schemes, the community management statement may state that the by-laws as at 13 July 2000 apply. In these cases, a document listing the by-laws in consolidated form must be given with this certificate.

General by-laws

The community management statement includes the complete set of by-laws that apply to the scheme.

Exclusive use areas

Individual lots may be granted exclusive use of common property or a body corporate asset, for example, a courtyard, car park or storage area. The owner of a lot to whom exclusive use rights are given will usually be required to maintain the exclusive use area unless the exclusive use by-law or other allocation of common property provides otherwise.

Are there any exclusive use by-laws or other allocations of common property in effect for the community titles scheme?

No

If yes, the exclusive use by-laws or other allocations of common property for the schemes are:

Date of Resolution	Lot	Description	Conditions
--------------------	-----	-------------	------------

Lot entitlements and financial information

Lot entitlements

Lot entitlements are used to determine the proportion of body corporate expenses each lot owner is responsible for. The community management statement contains two schedules of lot entitlements – a contribution schedule of lot entitlements and an interest schedule of lot entitlements, outlining the entitlements for each lot in the scheme. The contribution schedule lot entitlement for a lot (as a proportion of the total for all lots) is used to calculate the lot owner's contribution to most body corporate expenses, and the interest schedule lot entitlement for a lot (as a proportion of the total for all lots) is used to calculate the lot owner's contribution to insurance expenses in some cases. Lots may have different lot entitlements and therefore may pay different contributions to the body corporate's expenses.

You should consider the lot entitlements for the lot compared to the lot entitlements for other lots in the scheme before you sign a contract of sale.

Contribution schedule

Contribution schedule lot entitlement for the lot: **1.00**

Total contribution schedule lot entitlements for all lots: **4.00**

Interest schedule

Interest schedule lot entitlement for the lot: **1.00**

Total interest schedule lot entitlements for all lots: **4.00**

Statement of accounts

The most recent statement of accounts prepared by the body corporate for the notice of the annual general meeting for the scheme is given with this certificate.

Owner contributions (levies)

The contributions (levies) paid by each lot owner towards body corporate expenses is determined by the budgets approved at the annual general meeting of the body corporate.

You need to pay contributions to the body corporate's administrative fund for recurrent spending and the sinking fund for capital and non-recurrent spending.

If the Commercial Module applies to the community titles scheme, there may also be a promotion fund that owners of lots have agreed to make payments to.

WARNING: You may have to pay a special contribution if a liability arises for which no or inadequate provision has been made in the body corporate budgets.

The contributions payable by the owner of the lot that this certificate relates to are listed over the page.

Body corporate debts

If any contributions or other body corporate debt (including penalties or reasonably incurred recovery costs) owing in relation to the lot are not paid before you become the owner of the property, YOU WILL BE LIABLE TO PAY THEM TO THE BODY CORPORATE. Before signing the contract, you should make sure that the contract addresses this or provides for an appropriate adjustment at settlement.

Owner contributions and amounts owing

Administrative fund contributions

Total amount of contributions (before any discount) for lot **1** for the current financial year: \$ **\$2,689.96**

Number of instalments: **4** (outlined below)

Discount for on-time payments (if applicable): **0** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	521.50	521.50	30/04/25
01/09/24	521.50	521.50	30/04/25
01/12/24	823.48	823.48	30/04/25
01/03/25	823.48	823.48	30/04/25
01/06/25	672.48	672.48	18/06/25
01/09/25	672.48	672.48	29/08/25
Amount overdue			Nil
Amount Unpaid including amounts billed not yet due			\$0.00

Sinking fund contributions

Total amount of contributions (before any discount) for lot **1** for the current financial year: \$ **\$1,670.26**

Number of instalments: **4** (outlined below)

Discount for on-time payments (if applicable): **0** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	392.56	392.56	30/04/25
01/09/24	392.56	392.56	30/04/25
01/12/24	442.57	442.57	30/04/25
01/03/25	442.57	442.57	30/04/25
01/06/25	442.57	442.57	18/06/25
01/09/25	442.57	442.57	29/08/25
Amount overdue			\$0.00
Amount Unpaid including amounts billed not yet due			\$0.00

Special contributions - Administrative Fund (IF ANY)

Date determined:// (Access the body corporate records for more information).

Total amount of contributions (before any discount) **Nil**

Number of instalments: **0** (outlined below)

Discount for on-time payments (if applicable): **0** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid
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Amount overdue Nil
Amount Unpaid including amounts billed not yet due \$0.00

Special contributions - Sinking Fund (IF ANY)

Date determined://(Access the body corporate records for more information).

Total amount of contributions (before any discount) Nil

Number of instalments: 0 (outlined below)

Discount for on-time payments (if applicable): 0 %

Monthly penalty for overdue contributions (if applicable): 2.50 %

Due date Amount due Amount due if discount applied Paid

Amount overdue Nil
Amount Unpaid including amounts billed not yet due Nil

Other amounts payable by the lot owner

Purpose Fund Amount Due date Amount

Summary of amounts due but not paid by the current owner

At the date of this certificate

Annual contributions	Nil
Special contributions	Nil
Other contributions	Nil
Other payments	Nil
Penalties	Nil
Total amount overdue (Total Amount Unpaid including not yet due \$0.00)	Nil

(An amount in brackets indicates a credit or a payment made before the due date)

Common property and assets

When you buy a lot in a community titles scheme, you also own a share in the common property and assets for the scheme. Common property can include driveways, lifts and stairwells, and shared facilities. Assets can include gym equipment and pool furniture.

The body corporate is usually responsible for maintaining common property in a good and structurally sound condition. An owner is usually responsible for maintaining common property or assets that their lot has been allocated exclusive use of, or for maintaining improvements to common property or utility infrastructure that is only for the benefit of their lot. The body corporate may have additional maintenance responsibilities, depending on the plan of subdivision the scheme is registered under. For more information, visit www.qld.gov.au/buyingbodycorporate.

Sinking fund forecast and balance - maintenance and replacement of common property / assets

The body corporate must have a sinking fund to pay for future capital expenses, such as repairs or replacement of common property and assets. The body corporate must raise enough money in its sinking fund budget each year to provide for spending for the current year and to reserve an amount to meet likely spending for 9 years after the current year. If there is not enough money in the sinking fund at the time maintenance is needed, lot owners will usually have to pay additional contributions.

Prior to signing a contract, you should consider whether the current sinking fund balance is appropriate to meet likely future capital expenditure.

Does the body corporate have a current sinking fund forecast that estimates future capital expenses and how much money needs to be accumulated in the sinking fund?

Yes - you can obtain a copy from the body corporate records

Current sinking fund balance (as at date of certificate): \$ 43,518.28

Improvements to common property the lot owner is responsible for

A lot owner may make improvements to the common property for the benefit of their lot if authorised by the body corporate or under an exclusive use by-law. The owner of the lot is usually responsible for maintenance of these improvements, unless the body corporate authorises an alternative maintenance arrangement or it is specified in the relevant by-law.

Details of authorised improvements to the common property that the owner of the lot is responsible for maintaining in good condition are given with this certificate below

Date	Description	Conditions
------	-------------	------------

Body corporate assets

The body corporate must keep a register of all body corporate assets worth more than \$1,000.

The body corporate does not have any assets that it is required to record in its register

Description	Type	Acquisition	Supplier	Original Cost	Cost To Date	Market Value
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Insurance

The body corporate must insure the common property and assets for full replacement value and public risk. The body corporate must insure, for full replacement value, the following buildings where the lots in the scheme are created:

- under a building format plan of subdivision or volumetric format plan of subdivision - each building that contains an owner’s lot (e.g. a unit or apartment); or
- under a standard format plan of subdivision - each building on a lot that has a common wall with a building on an adjoining lot.

Body corporate insurance policies

Details of each current insurance policy held by the body corporate including, for each policy, are given with this certificate.

TYPE/COMPANY	POLICY NO.	SUM INSURED	PREMIUM	DUE DATE	EXCESS
BUILDING STRATA COMMUNITY INS AGENCY PL	QRSC21006422	2,913,908.00	6,145.00	06/10/25	\$1,000.00
BUILDING CATASTROPHE STRATA COMMUNITY INS AGENCY PL	QRSC21006422	874,172.00		06/10/25	\$1,000.00
COMMON AREA CONTENTS STRATA COMMUNITY INS AGENCY PL	QRSC21006422	22,947.00		06/10/25	\$1,000.00
FIDELITY GUARANTEE STRATA COMMUNITY INS AGENCY PL	QRSC21006422	100,000.00		06/10/25	\$1,000.00
GOVT. APPEAL EXPENSE STRATA COMMUNITY INS AGENCY PL	QRSC21006422	100,000.00		06/10/25	\$1,000.00
GOVT. AUDIT COSTS STRATA COMMUNITY INS AGENCY PL	QRSC21006422	25,000.00		06/10/25	\$1,000.00
GOVT. LEGAL EXPENSES STRATA COMMUNITY INS AGENCY PL	QRSC21006422	50,000.00		06/10/25	\$1,000.00
LOSS OF RENT/TEMP AC STRATA COMMUNITY INS AGENCY PL	QRSC21006422	437,086.00		06/10/25	\$1,000.00
LOT OWNER FIXTURES STRATA COMMUNITY INS AGENCY PL	QRSC21006422	300,000.00		06/10/25	\$1,000.00
PUBLIC LIABILITY STRATA COMMUNITY INS AGENCY PL	QRSC21006422	10,000,000.00		06/10/25	\$1,000.00
VOLUNTARY WORKERS STRATA COMMUNITY INS AGENCY PL	QRSC21006422	200,000.00		06/10/25	\$1,000.00

Alternative insurance

Where the body corporate is unable to obtain the required building insurance, an adjudicator may order that the body corporate take out alternative insurance. Information about alternative insurance is available from www.qld.gov.au/buyingbodycorporate.

Does the body corporate currently hold alternative insurance approved under an alternative insurance order?

No

Lot owner and occupier insurance

The occupier is responsible for insuring the contents of the lot and any public liability risks which might occur within the lot.

The owner is responsible for insuring buildings that do not share a common wall if the scheme is registered under a standard format plan of subdivision, unless the body corporate has set up a voluntary insurance scheme and the owner has opted-in.

More information about insurance in community titles schemes is available from your solicitor or www.qld.gov.au/buyingbodycorporate

Contracts and authorisations

Caretaking service contractors and letting agents – Accommodation Module, Commercial Module and Standard Module

A body corporate may engage service contractors to provide services to the body corporate to assist in the management of the scheme.

If the Standard Module, Accommodation Module, or Commercial Module apply to a community titles scheme, the body corporate may also authorise a person to conduct a letting agent business for the scheme, that is, to act as the agent of owners of lots in the scheme who choose to use the person's services for the letting of their lot.

A service contractor who is also authorised to be a letting agent for the scheme is called a caretaking service contractor. Together, an agreement to engage a person as a caretaking service contractor and authorise a person as a letting agent is typically referred to as 'management rights'.

The maximum term of a service contract or authorisation entered into by a body corporate is:

- 10 years if the Standard Module applies to the scheme; and
- 25 years if the Accommodation Module or Commercial Module applies to the scheme.

You may inspect the body corporate records to find information about any engagements or authorisations entered into by the body corporate, including the term of an engagement or authorisation and, for an engagement, duties required to be performed and remuneration payable by the body corporate.

Has the body corporate engaged a caretaking services contractor for the scheme?

No

Has the body corporate authorised a letting agent for the scheme?

No

Embedded network electricity supply

Is there an arrangement to supply electricity to occupiers in the community titles scheme through an embedded network?

No

More information about embedded networks in community titles schemes is available from www.qld.gov.au/buyingbodycorporate.

Body corporate authority

This certificate is signed and given under the authority of the body corporate.

Name/s StrataMatt Pty Ltd

Positions/s held Body Corporate Manager

Date 05/09/2025

Signature/s



Copies of documents given with this certificate:

- by-laws for the scheme in consolidated form (if applicable)
- details of exclusive use by-laws or other allocations of common property (if applicable)
- the most recent statement of accounts
- details of amounts payable to the body corporate for another reason (if applicable)
- details of improvements the owner is responsible for (if applicable)
- the register of assets (if applicable)
- insurance policy details

CONTRACTS REGISTER

KIRKLAND HEIGHTS CTS 13554

Contractor Name and Address Stratamat Body Corporate Managers 674 Ipswich Road ANNERLEY QLD 4105	Details of Duties Administration	Delegated Powers As per agreement	Basis of Remuneration \$672.00 Per Annum plus GST paid monthly in advance together with fixed disbursements of \$70.00 plus GST per lot paid monthly in arrears
Commencement Date	28/08/24	Termination Date	
Term of Contract	1 Year	Finance	
Options	Fixed	Name of Financier	
Copy of Agreement on File	Y	Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

Contractor Name and Address ORIGIN	Details of Duties	Delegated Powers	Basis of Remuneration 30% DISCOUNT
Commencement Date	18/10/24	Termination Date	
Term of Contract	24 MTH PLAN	Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

Contractor Name and Address	Details of Duties	Delegated Powers	Basis of Remuneration
Commencement Date		Termination Date	
Term of Contract		Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

Contractor Name and Address	Details of Duties	Delegated Powers	Basis of Remuneration
Commencement Date		Termination Date	
Term of Contract		Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

Contractor Name and Address	Details of Duties	Delegated Powers	Basis of Remuneration
Commencement Date		Termination Date	
Term of Contract		Finance	
Options		Name of Financier	
Copy of Agreement on File		Date of Advice from Financier	
Workers Comp No		Date of Withdrawal of Financier	

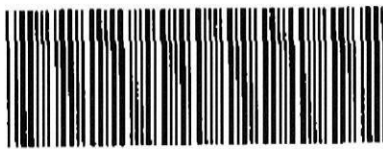
FORM 14 - GENERAL REQUEST

Version 2



Queensland Land Registry

Stamp Duty Imprint



703554060

\$50.00

03/09/1999 15:50

BE 470

OFFICE USE ONLY

1. Nature of Request

TO RECORD A NEW
COMMUNITY MANAGEMENT STATEMENT
FOR KIRKLAND HEIGHTS CTS 13554

Lodger Name, address & phone number, LODGER CODE

R MATTHEWS & SON PTY LTD
678 IPSWICH ROAD
ANNERLEY QLD 4103
PH: (07) 3848 0655

2. Description of Lot

County

Parish

Title Reference

COMMON PROPERTY OF
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

STANLEY

YEERONGPILLY

19201553

3. Registered Proprietor / Crown Lessee

BODY CORPORATE FOR
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

4. Interest

NOT APPLICABLE

5. Applicant

BODY CORPORATE FOR
KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554

6. Request

I hereby request that: a new Community Management Statement deposited herewith which changes the Regulation Module and amends Schedules A, B & C of the existing Community Management Statement be recorded as the Community Management Statement for KIRKLAND HEIGHTS Community Titles Scheme 13554.

7. Execution by Applicant



Execution Date

3/9/99

Applicant or Solicitor's Signature

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

Note: A solicitor is required to print full name if signing on behalf of the applicant

CMS - FIRST / NEW COMMUNITY MANAGEMENT STATEMENT

Version 1

page 1 of 5

**13554****CMS LABEL NUMBER****Queensland Land Registry****This statement incorporates and must include the following:**

- Schedule A Schedule of lot entitlements
- Schedule B Explanation of development of scheme land
- Schedule C By-laws
- Schedule D Any other details
- Schedule E Allocation of exclusive use areas

1. Name of community titles scheme

**KIRKLAND HEIGHTS
COMMUNITY TITLES SCHEME 13554**

2. Regulation module

SMALL SCHEMES

3. Name of body corporate

BODY CORPORATE FOR KIRKLAND HEIGHTS COMMUNITY TITLES SCHEME 13554

4. Scheme land

Description of Lot	County	Parish	Title Reference
COMMON PROPERTY OF KIRKLAND HEIGHTS CTS 13554 Lots 1-4 (inclusive) on BUP 1553	STANLEY	YEERONGPILLY	19201553 15301153-15301156 (inclusive)

5. Name and address of original owner #

NOT APPLICABLE

6. Reference to plan lodged with this statement

NOT APPLICABLE

first community management statement only

7. Local Government community management statement notation

NOT APPLICABLE PURSUANT TO SECTION 54(4) OF THE BODY CORPORATE AND COMMUNITY
MANAGEMENT ACT 1997

..... signed

..... name and designation

..... name of Local Government

8. Execution by original owner/Consent of body corporate**Execution Date**

[Signature]
**BODY CORPORATE
MANAGER**

***Execution**

[Signature]
**R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER**

* Original owner to execute for a first community management statement
Body corporate to execute for a new community management statement



**FORM 20 - SCHEDULE / ENLARGED PANEL /
Version 1 ADDITIONAL PAGE / DECLARATION**

Land Title Act 1994 and Land Act 1994

Queensland Land Registry

Page 3 of 5



Title Reference 19201553

SCHEDULE C BY-LAWS

Section 130

SCHEDULE 2 - BY-LAWS

NOISE.

1. The occupier of a lot must not create noise likely to interfere with the peaceful enjoyment of a person lawfully on another lot or the common property.

VEHICLES.

- 2.(1) The occupier of a lot must not, without the body corporate's written approval -
 - (a) park a vehicle, or allow a vehicle to stand, on common property; or
 - (b) permit an invitee to park a vehicle, or allow a vehicle to stand, on the common property.
- 2.(2) An approval under subsection (1) must state the period for which it is given.
- 2.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

OBSTRUCTION.

3. The occupier of a lot must not obstruct the lawful use of the common property by someone else.

DAMAGE TO LAWNS etc.

- 4.(1) The occupier of a lot must not, without the body corporate's written approval-
 - (a) damage a lawn, garden, tree, shrub, plant or flower on the common property; or
 - (b) use a part of the common property as a garden.
- 4.(2) An approval under subsection (1) must state the period for which it is given.
- 4.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

DAMAGE TO COMMON PROPERTY.

- 5.(1) An occupier of a lot must not, without the body corporate's written approval, mark, paint, drive nails, screws or other objects into, or otherwise damage or deface a structure that forms part of the common property.
- 5.(2) However, an occupier may install a locking or safety device to protect the lot against intruders, or a screen to prevent entry of animals or insects, if the device or screen is soundly built and is consistent with the colour, style and materials of the building.
- 5.(3) The owner of a lot must keep a device installed under subsection (2) in good order and repair.

BEHAVIOUR OF INVITEES.

6. An occupier of a lot must take reasonable steps to ensure that the occupier's invitees do not behave in a way likely to interfere with the peaceful enjoyment of another lot or the common property.

LEAVING OF RUBBISH ETC. ON COMMON PROPERTY.

7. The occupier of a lot must not leave rubbish or other materials on the common property in a way or place likely to interfere with the enjoyment of the common property by someone else.



**FORM 20 - SCHEDULE / ENLARGED PANEL /
Version 1 ADDITIONAL PAGE / DECLARATION**

Land Title Act 1994 and Land Act 1994

Queensland Land Registry Page 4 of 5



Title Reference 19201553

APPEARANCE OF LOT.

- 8.(1) The occupier of a lot must not, without the body corporate's written approval, make a change to the external appearance of the lot unless the change is minor and does not detract from the amenity of the lot and its surrounds.
- 8.(2) The occupier of a lot must not, without the body corporate's written approval-
- (a) hang washing, bedding, or another cloth article if the article is visible from another lot or the common property, or from outside the scheme land; or
 - (b) display a sign, advertisement, placard, banner, pamphlet or similar article if the article is visible from another lot or the common property, or from outside the scheme land.
- 8.(3) This section does not apply to a lot created under a standard format plan of subdivision.

STORAGE OF FLAMMABLE MATERIALS.

- 9.(1) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the common property.
- 9.(2) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the lot unless the substance is used or intended for use for domestic purposes.
- 9.(3) However, this section does not apply to the storage of fuel in-
- (a) the fuel tank of a vehicle, boat, or internal combustion engine; or
 - (b) a tank kept on a vehicle or boat in which the fuel is stored under the requirements of the law regulating the storage of flammable liquid.

GARBAGE DISPOSAL.

- 10.(1) Unless the body corporate provides some other way of garbage disposal, the occupier of a lot must keep a receptacle for garbage in a clean and dry condition and adequately covered on the lot, or on part of the common property designated by the body corporate for the purpose.
- 10.(2) The occupier of a lot must-
- (a) comply with all local government local laws about disposal of garbage; and
 - (b) ensure that the occupier does not, in disposing of garbage, adversely affect the health, hygiene or comfort of the occupiers of other lots.

KEEPING OF ANIMALS.

- 11.(1) The occupier of a lot must not, without the body corporate's written approval-
- (a) bring or keep an animal on the lot or the common property; or
 - (b) permit an invitee to bring or keep an animal on the lot or the common property.
- 11.(2) The occupier must obtain the body corporate's written approval before bringing, or permitting an invitee to bring, an animal onto the lot or the common property.

GUIDE DOGS.

N.B. : By-law 11 does not apply to 'Guide Dogs' in accordance with Section 143.(1),(2) & (3) of the Act.

**FORM 20 - SCHEDULE / ENLARGED PANEL /
Version 1 ADDITIONAL PAGE / DECLARATION**QUEENSLAND
GOVERNMENT

Land Title Act 1994 and Land Act 1994

Queensland Land Registry

Page 5 of 5

WATER
RESOURCES

Title Reference 19201553

RECOVERY OF LEVIES

12. That a person (which expression shall extend to corporations) shall pay on demand the whole of the Body Corporate's costs and expenses (including solicitor, collection agency and own client costs) such amount deemed to be a liquidated debt due in recovering such levies or moneys duly levied upon that person by the Body Corporate, pursuant to the Act.

RECOVERY FOR DAMAGES

13. Where the Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any owner or the tenants, servants, employees, agents, invitees or licensees of the owner or any of them, the committee shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the owner of the unit at the time when the breach occurred.

SCHEDULE D**OTHER DETAILS REQUIRED/PERMITTED TO BE INCLUDED**

Nil.

SCHEDULE E**DESCRIPTION OF LOTS ALLOCATED EXCLUSIVE USE AREAS OF
COMMON PROPERTY**

Nil.

Version 1

Queensland Land Registry

Page 2 of 5



SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
1 on BUP 1553	1	1
2 on BUP 1553	1	1
3 on BUP 1553	1	1
4 on BUP 1553	1	1
TOTALS	4	4

SCHEDULE B EXPLANATION OF THE DEVELOPMENT OF SCHEME LAND

Sections 57(1)(e) and (f) of the Body Corporate and Community Management Act 1997 are not applicable.

MINUTES OF THE AGM OF "KIRKLAND HEIGHTS" CTS 13554
HELD MONDAY 2 AUGUST 1999

GENERAL BUSINESS (cont.):

Item 5 – Cleaning

Two quotes were presented to the meeting for the concrete cleaning and the lower quote of \$270 was accepted.

Item 6 – Sinking Fund

This matter was addressed earlier in the meeting.

Item 7 – Garden Overhaul

It was agreed that the owners would get together to work on improving the gardens. Leigh Long is able to get some assistance in planning and choosing of suitable plants. etc.

(10) ELECTION OF OFFICE BEARERS

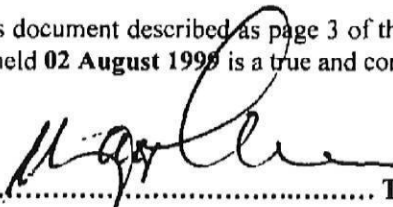
Chairperson No election necessary under the Small Schemes Module.

Secretary/Treasurer Mr Trevor Matthews (Body Corporate Manager) was elected to the joint position (non-voting) from the floor of the meeting.

Committee R Long, R Doria, M O'Regan and C McCawley were elected to the committee.

THERE BEING NO FURTHER BUSINESS, THE MEETING CLOSED AT 8.30 PM.

I hereby certify that this document described as page 3 of the Minutes of the Annual General Meeting of "Kirkland Heights" CTS 13554 held 02 August 1999 is a true and correct copy of page 3 of such Minutes.



TREVOR MATTHEWS - COMMITTEE MEMBER

MINUTES OF THE AGM OF "KIRKLAND HEIGHTS" CTS 13554
HELD TUESDAY 4 AUGUST 1998

(8) (MOTIONS 6 TO 13)

MOTION 6 – BALLOT

It was resolved, as provided for under the Body Corporate and Community Management Act 1997, that a secret ballot be not required for the election of the committee at this or future Annual General Meetings.

MOTION 7 – PENALTY FOR LATE PAYMENT OF LEVIES

It was resolved that, as provided for under the Body Corporate and Community Management Act 1997, the committee for the time being shall at its discretion be authorised to charge the prescribed penalty of 2.5% monthly against owners for the late payment of levies, including any Special Levies which may be properly struck at any time.

MOTION 8 – BODY CORPORATE MANAGER'S APPOINTMENT

It was resolved that the Body Corporate Managers, R Matthews & Son Pty Ltd, be re-appointed for a further period until the next Annual General Meeting at an increased fee up from \$100-00 to \$105-00 per unit per year.

MOTION 9 – USE OF COMMON SEAL

It was resolved that, as provided for under the Body Corporate and Community Management Act 1997, the Body Corporate Manager be authorised to hold custody of the Common Seal and be authorised to use the Common Seal as required in the conduct of the business of the Body Corporate.

MOTION 10 – CHANGE OF ADDRESS

It was resolved that the registered address of the Body Corporate be changed at the Department of Natural Resources to the address of R Matthews & Son Pty Ltd to enable all correspondence to be received in due time and attended to as required.

MOTION 11 – PUBLIC OFFICER'S APPOINTMENT

It was resolved that Mr Trevor Matthews be appointed the Public Officer for the Body Corporate for the purpose of lodging and signing Income Tax Returns.

MOTION 12 – INSURANCE EXCESSES

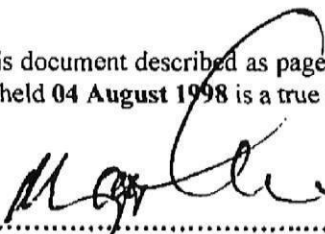
It was resolved that any Insurance excesses payable on claims be paid by the owner making the claim if the cause of such claim is found to be attributable to the actions of the owner or their tenant and not directly attributable to the actions of the Body Corporate.

MOTION 13 – ROOF INSPECTION

It was resolved that an annual inspection of the roof be carried out by a plumber or roofing tradesman as a preventative measure, and if any minor repairs are found to be necessary then they should be carried out as a priority. Major repairs to be notified to owners for a decision.

.../3

I hereby certify that this document described as page 2 of the Minutes of the Annual General Meeting of "Kirkland Heights" CTS 13554 held 04 August 1998 is a true and correct copy of page 2 of such Minutes.



..... TREVOR MATTHEWS - COMMITTEE MEMBER



Direct Insurance Brokers
AFSL 241075
ABN 39010352075
38 Brookes Street
Bowen Hills QLD 4006
Ph: 07 3866 5444
Email: admin@directinsurance.com.au
Web: http://www.directinsurance.com.au

RENEWAL TAX INVOICE

Body Corp Kirkland Heights CTS No.13554
C/- Matthews Body Corp Management
P.O. Box 171
ANNERLEY QLD 4103

Date: 05/09/2024
Invoice Number: 486220
Account Manager: BC39

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the Insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	CTD Community Title - Domestic	Premium
Insured	Body Corp Kirkland Heights CTS No.13554	Base Premium \$4,219.48
Policy Description	Community Title - Domestic - 42 Kirkland Avenue, Cooparoo Qld 4151	F & E Service Levy \$0.00
Policy Number	QRSC21006422	Stamp Duty \$417.71
Period of Insurance	06/10/2024 to 06/10/2025	Underwriter Fee \$200.00
Effective Date	06/10/2024	Broker Fee \$175.33
Insurer	SCI - Strata Community Insurance Agencies Pty Ltd	Admin Fee \$50.00
Underwritten By	Allianz Australia Insurance Limited	GST \$464.48
		Invoice Total \$5,527.00

Payment Options



Direct Insurance Brokers

DEFT Reference Number
40726224862203

Pay by credit card or registered bank account at www.deft.com.au. Payments by credit card may attract a surcharge.

Want to pay monthly?

[Click here to accept online](#)

Total amount payable \$6,154.71
(includes application fee and credit charges)
or visit edge.iqumulate.com/myaccount
Enter code: **RE332BWBWR**

Smooth out cash flow
Easy monthly payments
No additional security

*498 407262 24862203

Pay in-store at Australia Post by cheque or EFTPOS

Name: Body Corp Kirkland Heights CTS No.13554
Client ID: 9598
Invoice No: 486220

1 st instalment of:	\$ 633.47
followed by 9 instalments of:	\$ 613.47
or Total Due:	\$5,527.00

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above



Direct Insurance BrokersAFSL 241075
AB.N. 39010352075**IMPORTANT INFORMATION AND NOTICES****Our Remuneration**

Our remuneration for advising you about this insurance will be by way of fee and/or commission. Commission is paid by the insurer of your policy, and fees are charged by our office for the service we provide. All these amounts include GST. Some of our remuneration may be tax deductible.

	Amount	GST	Total
Broker Fee	\$175.33	\$17.53	\$247.86
Admin Fee	\$50.00	\$5.00	
Commission	\$843.90	\$84.40	\$928.30
Total Income	\$1069.23	\$106.93	\$1176.16
Referral Partner Amount	-\$421.95	-\$42.20	-\$464.15
Net Income	\$647.28	\$64.73	\$712.01

Out of the income received by Direct Insurance Brokers, we MAY pay a portion of this to a referrer, associate and/or authorised representative. This is not an additional cost, this comes out of the income we receive, and is paid to help assist our office in managing the insurance arrangements. All amounts are displayed in the table above, and if you have any questions, please contact our office.

About this notice / Statutory documents: This important notice highlights some of the legal requirements, conditions and obligations that relate to the placement and operation of your insurance policy. For your protection, please read carefully these notices and our Financial Services Guide, any Statements of Advice and the insurer's Product Disclosure Statement before you complete the proposal form.

Appointment / Authority to act as your broker: When you instruct us to arrange cover on your behalf, it is deemed that you have appointed us as your agent to deal with all matters relevant to all insurance contracts, including claims.

Duty to not make a misrepresentation - (consumer insurance contracts only) (Note: if you are **applying for a new consumer insurance contract, or varying an existing consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions). You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA. Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy. Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Duty to not make a misrepresentation - (consumer insurance contracts only) (Note: if you are **renewing a consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions). Before you renew your policy, you have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (**your duty**). Your duty applies only in respect of your policy that is a consumer insurance contract, which is a term defined in the ICA. This notice includes information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change. To ensure you meet your duty, when you contact us to advise of any information that is incorrect or has changed, the updated information you give us must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Duty of disclosure - (non-consumer insurance contracts only – new business and alterations. Your duty of disclosure Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something

Direct Insurance BrokersAFSL 241075
AB.N. 39010352075

If you do not tell the insurer anything you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

Duty of disclosure - (non-consumer insurance contracts only - renewals)

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract. You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something

If you do not tell the insurer anything that you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed

Standard Covers: The Insurance Contracts Acts Regulations set out the standard cover terms of motor vehicle, home building, home contents, sickness and accident, consumer credit and travel insurance. If any insurer wishes to rely on a term which is different from the standard cover terms, the insurer must clearly inform you in writing of that different term. The insurer may do so by giving you a copy of the PDS/policy wording.

Change of Risks or Circumstances / Alterations to Your Business: It is vital that you should advise us in writing of any departure from your "normal" form of business activities (i.e. that which has already been conveyed to your insurers). For example, acquisitions, changes in occupation or location, new products or new overseas activities. To ensure proper protection, please consult with us if you are in any doubt as to whether your insurer should or should not be told of certain changes.

Average or Co-Insurance Protection: Some policies contain an Average/Co-Insurance clause which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance. As such, if you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Executive for assistance.

Utmost Good Faith: Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act towards each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by insurers.

Conflicts of Interest: Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a conflicts register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

Claims Made and Notified Policy: Some insurance policies operate on a so-called "claims made and notified" basis. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover, irrespective of when the circumstances giving rise to the claim occurred.

Cancellation – Retained Remuneration: You are aware from our Financial Services Guide that we earn commission from insurers for placing insurance with them. Most of the commission and broker fee we earn is paid to our staff and for other expenses. When you pay this invoice, you agree that should this insurance be cancelled, we will retain our remuneration. You will receive the return premium allowed less any commission we must return to the insurer and there will be no refund of broker fee. For some insurances there is no refund entitlement. If Premium Funding is used to pay a premium, any refund is remitted to the Premium Funding company unless they direct otherwise. We are not responsible for any additional funding costs that may accrue through delays in obtaining refunds from insurers.

Misstatement of Premium: We try to tell you the correct amount of premium and statutory charges that applies to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. By instructing us to arrange insurance for you, you agree, where permitted by law, that you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

Credit Card Surcharge: Please note that payments by Credit Card will attract surcharge: Visa & Mastercard .84%

Notes:

Body Corporate Kirkland Heights CTS 13554
RESIDENTIAL STRATA INSURANCE SUMMARY

Location: 42 Kirkland Avenue, Coorparoo Qld 4151
Insurance Period: 6/10/24 to 6/10/25

This summary is intended to provide a quick reference to your cover. It highlights benefits and draws attention to some aspects of cover that are commonly misunderstood. It is not an exhaustive explanation of all the benefits and exclusions of the: **STRATA COMMUNITY INSURANCE (SCI) - RESIDENTIAL STRATA** version SCI034-Policy-RS-PPW-02/2021 insurer's documentation prevails and should be read. The policy wording is enclosed.
The policy is underwritten by Allianz Australia Insurance 100%. SCI Pty Ltd is the Wholesale Intermediary. Should you wish to access the Financial Services Guide, please contact us and will arrange to have a copy sent to you. The U/W Levy is a SCI Pty Ltd fee.
Please contact us if you have any questions or need more details or advice on this or any other insurance.

This invoice has been issued by **Direct Insurance Brokers Pty Ltd ABN 39 010 352 075 AFSL 241 075**. Please contact us if you have any questions or need more details or advice on this or any other insurance.

Policy Schedule

SECTION 1	PART A	Building	\$2,913,908
		Common Area Contents	\$22,947
		Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temp Accommodation	\$437,086
		Floating Floors	Not Selected
		Flood	Not Selected
SECTION 2	Liability		\$10,000,000
SECTION 3	Voluntary Workers		\$200,000/\$2,000
SECTION 5	Fidelity Guarantee		\$100,000
SECTION 6	Office Bearer's Liability		\$500,000
SECTION 7	Machinery Breakdown		Not Selected
SECTION 8	Catastrophe		\$874,172
SECTION 9	Government Audit Costs		\$25,000
	Appeal Expenses		\$100,000
	Legal Defence Expenses		\$50,000
SECTION 10	Lot Owner's Fixtures & Fittings		\$300,000
SECTION 11	Loss of Lot Market Value		Not Selected
EXCESSES:	Section 1	\$1,000	Insured Property (including Earthquake)
	Section 9	\$1,000	Legal Defence Expenses and 10% contribution

Direct Insurance BrokersAFSL 241075
AB.N. 39010352075**FLOOD Notice:**

The definition of flood is:

the covering of normally dry land by water that has escaped or been released from the normal confines of:

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
- any reservoir, canal, or dam.

*Please be aware that flood is not covered by this policy. Flood insurance **may** possibly be available, so if you require this protection, please advise our office to seek quotations.*

BUILDING SUM INSURED Notice

Underinsurance is a major problem in Australia, and it's important that your strata scheme complies with legislation and insures the building for its full replacement value. Over the last few years, we've seen a dramatic rise in the cost of rebuilding, and would strongly recommend that all schemes make a conscious effort to check their building sum insured and engage a professional valuer on a regular basis to confirm the correct insurable amount.

STORM SURGE Notice

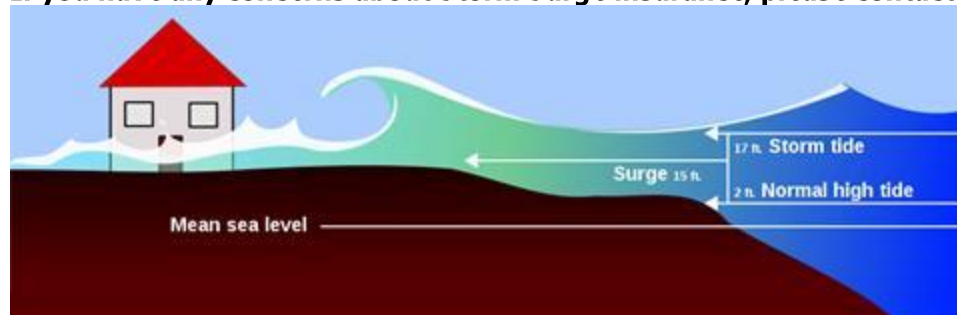
A storm surge is a coastal flood or tsunami-like phenomenon of rising water commonly associated with low pressure weather systems (such as tropical cyclones and strong extratropical cyclones), the severity of which is affected by the shallowness and orientation of the water body relative to storm path, and the timing of tides. Most casualties during tropical cyclones occur as the result of storm surges.

Does my policy cover this?

The majority of policies specifically exclude Storm Surge on it's own, however SOME may provide cover for the damage caused by Storm Surge if such Damage occurs at the same time as other damage directly caused by a named cyclone.

However please be aware that any named cyclone excess noted on your schedule will apply to all damage caused by Storm Surge and named cyclone.

If you have any concerns about Storm Surge insurance, please contact our office – (07) 3866 5444.

**Property Details**

This policy has been provided based on the following property information. If any of these details are incorrect or need to be updated, please contact our office on (07) 3866 5444.

Year Built:	1974	External Walls:	Brick	Cladding/Type/%	0%
No. of Lots:	4	Floors:	Concrete	% of Holiday Let:	0%
No. of Storeys:	3	Roof:	Metal	% of Commercial Lots:	No
No. of Pools:	Nil	No. of Lifts:	Nil	Other:	Nil
Are there any known defects or hazards: No					

IMPORTANT MATTERS**Policy Wording (PDS)**

If you would like a soft copy of your policy wording, please contact our office.

Direct Insurance BrokersAFSL 241075
AB.N. 39010352075

Any changes in commercial tenants from the previous renewal must be notified to our office .

Please read your **Duty to not make a misrepresentation (consumer insurance contracts) or Your Duty Of Disclosure (non consumer insurance contracts)** and the other Important Notices on the back of the invoice. Insurers may impose a penalty or even deny a claim where disclosure does not meet their strict standards for acceptance. **If there is anything which should be disclosed to the insurer, please send us the details.**

Office Bearers Liability provides cover on a "Claims Made" Basis. (This is different to ordinary legal liability insurances).

For any Office Bearers Liability claim to be considered by your insurance company, the following **must** happen **during** the current period of insurance:-

- A claim is made against you AND you were unaware, at the start of the period of insurance, that its circumstances might lead to a claim;
or,
- You become aware for the first time about circumstances which might lead to a claim against you.

In both cases the claim or circumstances must be notified to your insurance company promptly and **before the current period of insurance expires.**

Privacy Policy Statement

We have recently updated our Privacy Policy which includes details of how we handle personal information and how individuals can access and correct their information or make a complaint about Privacy. To access our Privacy Policy, it can be downloaded from our website www.directinsurance.com.au or contact us by phone and request a hardcopy.

Financial Claims Scheme

In the unlikely event Insurers were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1800 931 678

Insurance Code of Practice

We are bound by the Insurance Code of Practice Version 01.11.2022. A copy is available on our website, or contact us by phone and request a hardcopy.

Terms of Engagement

In regard to this Policy we will act on your behalf as an insurance broker.

Our Team

Please refer to bottom right side of our invoice for Account Managers Reference

Our Services

As your insurance broker, we will provide the following services;

Pre-placement services

- Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers;
- Providing advice on risk mitigation and management strategies;

Insurance placement and premium financing

- Seek insurance quotes (for more information on how we will seek quotes see "Approaching the Market")
- Negotiate policy coverage and policy renewal annually or as otherwise agreed in your service plan
- Seek to bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your best interests)
- Obtain and provide a quotation for premium funding

Post-placement services

- Prepare and manage claims if an insured event occurs
- Advocate on your behalf during the claims process
- Facilitate policy changes and/or cancellations as per your instructions

Approaching the market

We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with a segment of the Insurer and Underwriter market who are able to provide cover appropriate to the

Direct Insurance Brokers

AFSL 241075
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risk, which will enable us to find the right insurance product for you.

Remuneration

In return for the services we provide, we may receive a commission usually between 0 and 30 per cent of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer, and we may charge a fee. Please refer to the attached Information Statement which details our commission and any fees.

Policy Cancellation

If a cover is cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer and not refund any part of the brokerage and/or broker fee we receive for arranging the cover. A broker fee may be charged to process the cancellation.

Payment Terms

You are required to pay outstanding premiums within the time set out on our invoice, or as advised or agreed by our office.

Our advice to you

When making a recommendation, we will not take into consideration your personal objectives, financial situation or needs. Before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Clients should obtain and read the relevant product disclosure statements before making a decision.

Period of Engagement

Unless we agree otherwise, our appointment is ongoing throughout the period of insurance until either this appointment is cancelled by yourself or we are no longer able to act as your Broker

We also provide you with a Financial Services Guide (FSG). This document contains important information about our relationship with you such as

- Our status as a licensed financial services provider;
- disclosure obligations on your part and ours;
- potential conflicts of interest that we have in our dealings with insurers and other service providers;
- professional indemnity insurance arrangements;
- internal and external complaints resolution procedures
- details of our privacy policy

We will notify you of any changes to terms of trade or services provided.

FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Direct Insurance Brokers Pty Ltd ABN 39 010 352 075, AFSL No 241075

Address: 38 Brookes Street, Bowen Hills Qld 4006

Phone: 07 3866 5444

Email: admin@directinsurance.com.au

Website: www.directinsurance.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.

Direct Insurance Brokers

AFSL 241075
AB.N. 39010352075

- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you

We, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

Product disclosure statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from 22 May 2024 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone or email via details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Direct Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Direct Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241075. The contact details for Direct Insurance Brokers Pty Ltd are on the front of this FSG. Direct Insurance Brokers Pty Ltd also trades as Salon Insurance Australia and Strata Brokers.

Direct Insurance Brokers

AFSL 241075
AB.N. 39010352075

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Direct Insurance Brokers Pty Ltd is authorised to advise and deal in general insurance products to retail and/or wholesale clients. We will do this for you as your broker unless we tell you otherwise.

Will I receive tailored advice?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA or IIS, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

In some cases, we may automatically renew your insurance to ensure you continue to be covered. At the time we will send you an offer to renew the insurance policy and invoice you for the cost of the renewal. If there is a change in your circumstances or if you want to change the details of cover, contact us as soon as you receive the renewal offer. This will allow us to assess whether your insurance is appropriate to your needs and circumstances.

Contractual Liability and your insurance cover

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA, IIS or PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, www.directinsurance.com.au. If you wish to look at your file, please ask us. We will make arrangements for you to do so.

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AB.N. 39010352075

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 30%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be shown separately.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 100% of our commission or fees.

Our employees that will assist you with your insurance needs are usually paid in two ways – salary or commission, and bonuses or incentives which are based on a number of factors including achievement of company goals.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

Direct Insurance BrokersAFSL 241075
AB.N. 39010352075**Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?****Steadfast**

Direct Insurance Brokers Pty Ltd is a Steadfast Group Limited (**Steadfast**) Network Broker and Direct Insurance Brokers Pty Ltd and/or principals/directors hold shares in Steadfast. As a Steadfast Network Broker, we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast, or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (**Partners**) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.

We may receive a proportion of any commission paid to Steadfast by its Partners at the end of each financial year (or other agreed period).

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

CQIB

Direct Insurance Brokers Pty Ltd is also a member of the Council of Queensland Insurance Brokers Inc (CQIB) and may receive indirect benefits from arranging cover for CQIB branded products. CQIB negotiates with certain insurers to issue enhanced products with broader cover for the clients of CQIB members.

CQIB may receive royalties and/or sponsorship from insurers and other service providers for its annual convention and monthly member meetings. These royalties and sponsorships also provide members education programs which offer opportunities for members to enhance their skills and knowledge.

NIBA

Direct Insurance Brokers Pty Ltd is a member of the National Insurance Brokers Association (NIBA) and subscribe to the Insurance Brokers Code of Practice.

Premium Funding

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

Staff Family and Friends

Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a conflicts register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we

Direct Insurance Brokers

AFSL 241075
AB.N. 39010352075

endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer on 07 3866 5444 or put your complaint in writing and send it to the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. Direct Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

Ph - 1800 931 678
Email - info@afca.org.au
Website - www.afca.org.au

What arrangements do you have in place to compensate clients for losses?

Direct Insurance Brokers Pty Ltd has a Professional Indemnity Insurance policy (**PI policy**) in place.

The PI policy covers us and our employees for claims made against us and our employees by clients as a result of conduct by us or our employees in the provision of financial services.

Our PI policy cover us for claims relating to the conduct of representatives who no longer work for us.

This policy satisfies / these policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions?

If you have any further questions about the financial services Direct Insurance Brokers Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Direct Insurance Brokers Pty Ltd.



Stratamatt
BODY CORPORATE MANAGEMENT

(07) 3524 5200
674 Ipswich Rd Annerley Q 4103
stratamatt.com.au | reception@stratamatt.com.au
ABN 59 609 542 494 | ACN 609 542 494

KIRKLAND HEIGHTS CTS 13554

42 Kirkland Avenue Coorparoo QLD 4151

BALANCE SHEET
AS AT 05 SEPTEMBER 2025

ACTUAL
05/09/2025

OWNERS FUNDS

Administrative Fund	1,535.29
Sinking Fund	43,518.28
<u>TOTAL</u>	<u>\$ 45,053.57</u>

THESE FUNDS ARE REPRESENTED BY

CURRENT ASSETS

Cash At Bank	45,053.57
<u>TOTAL ASSETS</u>	<u>45,053.57</u>

LIABILITIES

<u>TOTAL LIABILITIES</u>	<u>0.00</u>
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<u>NET ASSETS</u>	<u>\$ 45,053.57</u>
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STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JUNE 2025 TO 05 SEPTEMBER 2025

	ACTUAL	BUDGET	%
	01/06/25-05/09/25	01/06/25-31/05/26	
<u>ADMINISTRATIVE FUND</u>			
<u>INCOME</u>			
Levies - Administrative Fund	5,379.84	13,100.00	41.07
Special Admin. Fund Levy	0.00	3,000.00	0.00
<u>TOTAL ADMIN. FUND INCOME</u>	5,379.84	16,100.00	
<u>EXPENDITURE - ADMIN. FUND</u>			
Accountancy	165.00	176.00	93.75
Asbestos Report	0.00	676.00	0.00
Bank Fees	0.00	20.00	0.00
Electrical Switchboard	0.00	330.00	0.00
Fire Safety Compliance	0.00	350.00	0.00
Insurance - Building	0.00	6,500.00	0.00
Maintenance Report	0.00	250.00	0.00
Management Fees	246.40	752.00	32.77
Management Fees - Additional	242.00	800.00	30.25
Management Fees - Disbursement	102.64	308.00	33.32
Pest Control	0.00	311.00	0.00
Rep & Maint - Electrical	0.00	200.00	0.00
Rep & Maint - Garden/Ground	0.00	1,200.00	0.00
Roof Report	0.00	440.00	0.00
Safety Report	0.00	220.00	0.00
Utilities - Electricity	112.20	550.00	20.40
<u>TOTAL ADMIN. EXPENDITURE</u>	868.24	13,083.00	
<u>SURPLUS / DEFICIT</u>	\$ 4,511.60	\$ 3,017.00	
Opening Admin. Fund Balance	(2,976.31)	(2,976.31)	100.00
<u>ADMINISTRATIVE FUND BALANCE</u>	\$ 1,535.29	\$ 40.69	



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KIRKLAND HEIGHTS CTS 13554

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STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JUNE 2025 TO 05 SEPTEMBER 2025

	ACTUAL	BUDGET	%
	01/06/25-05/09/25	01/06/25-31/05/26	
<u>SINKING FUND</u>			
<u>INCOME</u>			
Levies - Sinking Fund	3,540.56	7,081.00	50.00
<u>TOTAL SINKING FUND INCOME</u>	3,540.56	7,081.00	
<u>EXPENDITURE - SINKING FUND</u>			
Electrical Switchboard	0.00	2,000.00	0.00
Roof Repairs	6,485.00	0.00	*****
Sinking Fund Forecast Report	0.00	585.00	0.00
<u>TOTAL SINK. FUND EXPENDITURE</u>	6,485.00	2,585.00	
<u>SURPLUS / DEFICIT</u>	\$ (2,944.44)	\$ 4,496.00	
Opening Sinking Fund Balance	46,462.72	46,462.72	100.00
<u>SINKING FUND BALANCE</u>	\$ 43,518.28	\$ 50,958.72	

Certificate Of Completion

Envelope Id: 4F877D71-8D39-4406-AA93-58D25DA9DF4D		Status: Completed
Subject: Complete with Docusign: Seller Disclosure Statement - With Prescribed Certificates.pdf		
Source Envelope:		
Document Pages: 61	Signatures: 1	Envelope Originator:
Certificate Pages: 4	Initials: 0	Emma Spiegelhauer
AutoNav: Enabled		PO Box 1113
Envelopeld Stamping: Enabled		Townsville, Queensland 4810
Time Zone: (UTC+10:00) Brisbane		espiegelhauer@wrg.com.au
		IP Address: 27.33.81.22

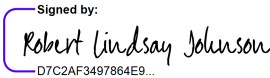
Record Tracking

Status: Original	Holder: Emma Spiegelhauer	Location: DocuSign
02 October 2025 12:08	espiegelhauer@wrg.com.au	

Signer Events

Robert Lindsay Johnson
candob2b@gmail.com
Security Level: Email, Account Authentication (None)

Signature

Signed by:

D7C2AF3497864E9...

Signature Adoption: Pre-selected Style
Using IP Address:
2001:8003:c845:f400:a0e7:b8b9:6e10:74af

Timestamp

Sent: 02 October 2025 | 12:09
Viewed: 05 October 2025 | 16:10
Signed: 05 October 2025 | 16:18

Electronic Record and Signature Disclosure:
Accepted: 05 October 2025 | 16:10
ID: 7e791f40-da0c-4e86-ab25-7b725d6a0ce1

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	02 October 2025 12:09
Certified Delivered	Security Checked	05 October 2025 16:10
Signing Complete	Security Checked	05 October 2025 16:18
Completed	Security Checked	05 October 2025 16:18
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, wilson/ryan/grose (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact wilson/ryan/grose:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: cvolpi@wrg.com.au

To advise wilson/ryan/grose of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at cvolpi@wrg.com.au and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from wilson/ryan/grose

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to cvolpi@wrg.com.au and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with wilson/ryan/grose

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to cvolpi@wrg.com.au and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify wilson/ryan/grose as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by wilson/ryan/grose during the course of your relationship with wilson/ryan/grose.