Seller disclosure statement

Queensland Government

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 Peter David Leijen

Property address (referred to as the "property" in this statement) 5/1 Nelson Street, Golden Beach QLD 4551

Lot on plan description Lot 5 on BUP 11573

Community titles scheme or BUGTA scheme: Is the property part of a community titles scheme or a BUGTA scheme:

☑ **Yes** — *If **Yes**, refer to Part 6 of this statement for additional information*

☐ **No** — *If **No**, please disregard Part 6 of this statement as it does not need to be completed*

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 *Land Title Act 1994* 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 to affect the property after **settlement**. ☐ **Yes** ☑ **No** **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: $0.00 » 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** *If **Yes**, the details of any statutory encumbrances are as follows:* There are statutory easements which may affect the property; namely NBN and Telstra. Please consult the attached plans that show the assets locations to this form.
Residential tenancy or rooming accommodation agreement	The property has been subject to a residential tenancy agreement or a rooming accommodation agreement under the *Residential Tenancies and Rooming Accommodation Act 2008* during the last 12 months. ☐ **Yes** ☑ **No** If **Yes**, when was the rent for the premises or each of the residents' rooms last increased? *(Insert date of the most recent rent increase for the premises or rooms)* **Note**—Under the *Residential Tenancies and Rooming Accommodation Act 2008* 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 *(Insert zoning under the planning scheme, the Economic Development Act 2012; the Integrated Resort Development Act 1987; the Mixed Use Development Act 1993; the State Development and Public Works Organisation Act 1971 or the Sanctuary Cove Resort Act 1985, as applicable)*: Tourist Accommodation Zone		
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**
	*If **Yes**, a copy of the notice, order, proposal or correspondence must be given by the seller.*		

* *Transport infrastructure* has the meaning defined in the *Transport Infrastructure Act 1994*. A *proposal* 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 *Environmental Protection Act 1994*.	☐ **Yes**	☑ **No**
	The following notices are, or have been, given:		
	A notice under section 408(2) of the *Environmental Protection Act 1994* (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 *Environmental Protection Act 1994* (the property is a place or business to which an environmental enforcement order applies).	☐ **Yes**	☑ **No**
	A notice under section 347(2) of the *Environmental Protection Act 1994* (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 *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011* affecting the property. *If **Yes**, a copy of the order or application must be given by the seller.*	☐ **Yes**	☑ **No**

Heritage	The property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List under the *Environment Protection and Biodiversity Conservation Act 1999* (Cwlth).	☐ **Yes**	☑ **No**

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.	☐ **Yes**	☑ **No**
	If a community titles scheme or a BUGTA scheme – a shared pool is located in the scheme.	☐ **Yes**	☑ **No**
	Pool compliance certificate is given.	☐ **Yes**	☑ **No**
	OR		
	Notice of no pool safety certificate is given.	☐ **Yes**	☑ **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.	☐ **Yes**	☑ **No**
	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.		

Notices and orders	There is an unsatisfied show cause notice or enforcement notice under the *Building Act 1975*, section 246AG, 247 or 248 or under the *Planning Act 2016*, section 167 or 168.	☐ **Yes**	☑ **No**
	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.	☐ **Yes**	☑ **No**
	*If **Yes**, a copy of the notice or order must be given by the seller.*		

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: $1,518.20 Date Range: 1/07/2026 to 31/12/2026
	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: $345.87 Date Range: 01/11/2025 to 02/02/2026
	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: $0.00 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.** ***(If Yes, complete the information below)***	☑ **Yes**	☐ **No**
Community Management Statement	A copy of the most recent community management statement for the scheme as recorded under the *Land Title Act 1994* or another Act is given to the buyer. **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.	☑ **Yes**	
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the *Body Corporate and Community Management Act 1997*, section 205(4) is given to the buyer.	☑ **Yes**	☐ **No**
	*If **No***— An explanatory statement is given to the buyer that states: » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 6 of the *Property Law Regulation 2024* why the seller has not been able to obtain a copy of the body corporate certificate for the lot.	☐ **Yes**	
Statutory Warranties	**Statutory Warranties**—If you enter into a contract, you will have implied warranties under the *Body Corporate* and *Community Management Act 1997* 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** ***(If Yes, complete the information below)***	☐ **Yes**	☑ **No**
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the *Building Units and Group Titles Act 1980*, section 40AA(1) is given to the buyer.	☐ **Yes**	☑ **No**
	*If **No***— An explanatory statement is given to the buyer that states: » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 7 of the *Property Law Regulation 2024* why the seller has not been able to obtain a copy of the body corporate certificate for the lot.	☐ **Yes**	
	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

Peter David Leijen (Aug 11, 2026 11:35:47 GMT+10)

Signature of seller	Signature of seller
Peter David Leijen	
Name of seller	Name of seller
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
ABN 23 648 568 101

Title Reference:	**18260082**
Date Title Created:	30/01/1992
Previous Title:	12411092
Search Date:	07/08/2026 13:29
Request No:	57161439

ESTATE AND LAND

Estate in Fee Simple

LOT 5 BUILDING UNIT PLAN 11573
Local Government: SUNSHINE COAST

COMMUNITY MANAGEMENT STATEMENT 4017

REGISTERED OWNER

Dealing No: 718602126 27/02/2018

PETER DAVID LEIJEN

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
   Deed of Grant No. 10641220 (POR 27)
2. MORTGAGE No 718602127 27/02/2018 at 11:59
   NATIONAL AUSTRALIA BANK LIMITED A.C.N. 004 044 937

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 1)

COMPLETED

Regulation 8(1)
Sheet No. 1 of 10 Sheets

NAME OF BUILDING: "NELSON POINT"

BUILDING UNITS PLAN NO. 11573

SIGNATURE OF REGISTERED PROPRIETOR: Ken Campbell

CMS4017

BUP11573

F.O.L.R.

NAME OF REGISTERED PROPRIETOR: KENNETH MACRAHE CAMPBELL.

ADDRESS: C/- P.O. BOX 274
CALOUNDRA. 4551

REFERENCE TO TITLE: VOLUME 2411 , FOLIO 92

DESCRIPTION OF PARCEL: LOT 221 ON R.P. 62808

COUNTY: CANNING

PARISH: BRIBIE

CITY:

NAME OF BODY CORPORATE: THE PROPRIETORS "NELSON POINT" BUILDING UNITS PLAN NO. 11573

ADDRESS at which documents may be served:
Fox and Fox
Solicitors
P.O. Box 274
CALOUNDRA. 4551

BUILDING UNITS PLAN No.: 11573

REGISTERED: 28 JAN 1992 at 12.30pm

REGISTRAR OF TITLES

~~Shire~~ Town Clerk

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA

16th January, 1992

9544-34211

Surveyor's Reference: 2995

Local Authority Reference:

CISP

11573

601131647

K913557B DATA TAKEON

Journal No.

Receipt No.

Lodgement	125	—
6 New Titles	213	—
~~Endts on N/Ts~~	—	—
Photocopies	96	—
Total	$ 434	—

TIME

Sabtorch Pty. Ltd. T/A
A. C. FOX & ASSOCIATES
157 Ann Street,
BRISBANE. 4000
Ph.: 221 1266

(807)

DEED: ESANDA (10)

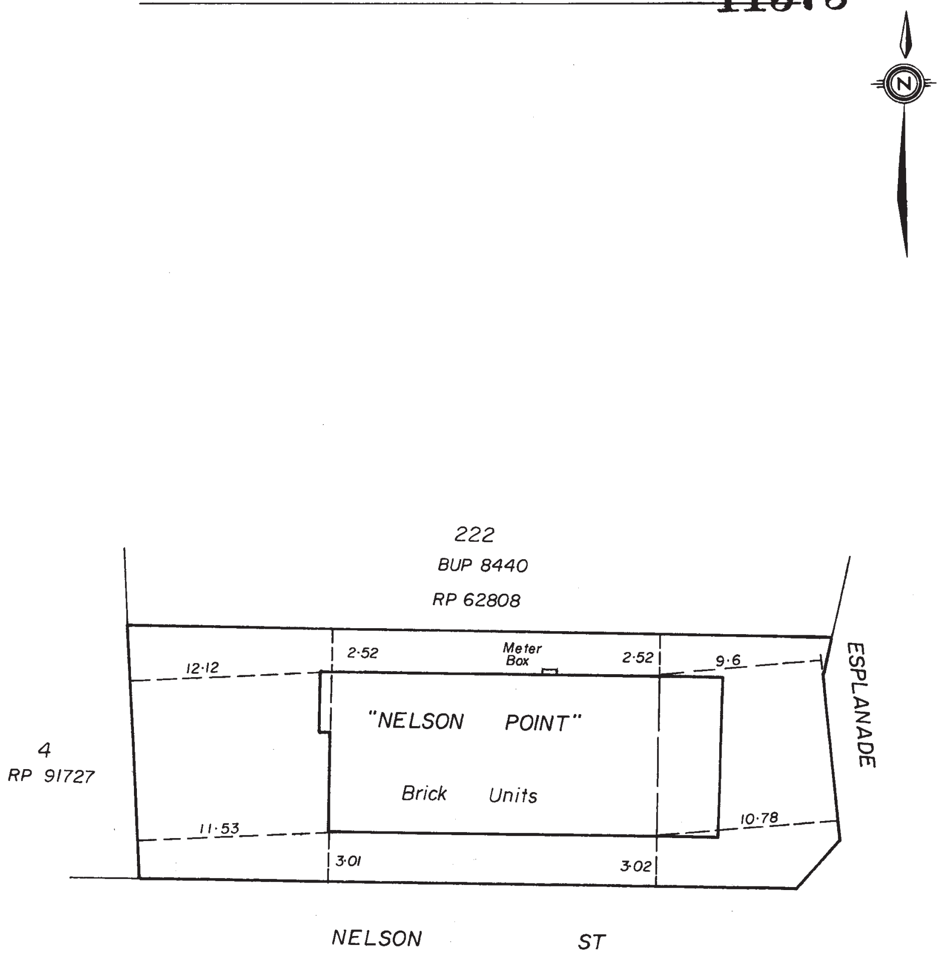
Building Units and Group Titles Act 1980 — 1990

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980

Regulation 8(1)

Name of Building: "NELSON POINT" Sheet No. 2 of 10 Sheets

BUILDING UNITS PLAN NO. 11573



SCALE: 1 : 300

~~Shire~~ Clerk
Town

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA

16th January, 1992

Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 2)

Name of Building: "NELSON POINT"

Regulation 8(1)
Sheet No. 3 of 10 Sheets

BUILDING UNITS PLAN NO. 11573

I, WILLIAM JOHN ROBERTS , of 67 BULCOCK STREET - CALOUNDRA
licensed surveyor registered under the Surveyors Act 1977-1989 hereby certify that:-

(a) The building shown on the *building units plan/~~building units plan of resubdivision~~ to which this certificate is annexed is within the external surface boundaries of the parcel the subject of the said plan subject to paragraph (b) of this certificate;

(b) (i) Where eaves or guttering project beyond such boundaries an appropriate easement has been granted as an appurtenance of the parcel; and

(ii) Where that projection is over a road the local authority has consented thereto pursuant to the ordinances or by-laws as the case may be.

DATED this TENTH day of DECEMBER 1991

W.J.Roberts
LICENSED SURVEYOR

*Delete whichever is inapplicable

[signature] ~~Shire~~ Town Clerk

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA
16th January, 1992

Building Units and Group Titles Act 1980 — 1988
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 3)

Name of Building: "NELSON POINT"

Regulation 8(1)

BUILDING UNITS PLAN NO. 11573

CERTIFICATE OF LOCAL AUTHORITY

Council of the City of Caloundra hereby certifies that the proposed subdivision of the parcel as illustrated in the abovementioned plan has been approved by the Council of the City of Caloundra and that all the requirements of The Local Government Act 1936 ~~to 198~~ as amended. as modified by the Building Units and Group Titles Act 1980-1988 have been complied with in regard to the subdivision.

DATED this 16th day of January , 19 92 .

Mayor

Town Clerk

Council of the City of Caloundra

Building Units and Group Titles Act 1980 — 1988
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 6)

Name of Building: "NELSON POINT"

Regulation 8(1)
Sheet No. 5 of 10 Sheets

BUILDING UNITS PLAN NO. 11573

I, ROBBIE POCOCK , of CALOUNDRA

~~*an architect within the meaning of the Architects Act 1985~~

~~*a building surveyor appointed by the Council+~~ ,

*a building inspector appointed by the Council+ of the City of Caloundra ,

hereby certify that the building shown on the *building units plan/~~building units plan of resubdivision~~

to which this certificate is annexed has been substantially completed in accordance with plans

and specifications approved by *the Council + of the City of Caloundra

~~/a designated officer of the Council + of the City of Caloundra~~

DATED this 16th day of January , 19 92

*~~Architect/Building surveyor~~/Building inspector.

* Delete whichever is inapplicable

+ Insert name of local authority

~~Shire~~ Town Clerk

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA

16th January, 1992

Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 8)

Regulation 8(1)
Sheet No. 6 of 10 Sheets

Name of Building: "NELSON POINT"

BUILDING UNITS PLAN NO. 11573

SCHEDULE OF LOT ENTITLEMENTS AND REFERENCE TO
CURRENT CERTIFICATE OF TITLE

Lot No.	Level	Entitlement	Current C's T.		Lot No.	Level	Entitlement	Current C's T.	
			Vol.	Fol.				Vol.	Fol.
1	A&B	1	8260	78					
2	A&B	1		79					
3	A&C	1		80					
4	A&C	1		81					
5	A&D	1		82					
6	A&D	1		83					
AGGREGATE		6			AGGREGATE				

SIGNATURE OF REGISTERED PROPRIETOR:

~~Shire~~ Town Clerk

OF

COUNCIL ~~FOR~~ THE CITY OF CALOUNDRA
16th January, 1992

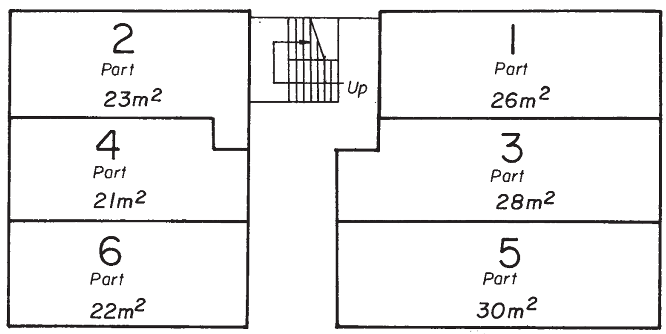
Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 9)

Regulation 8(1)
Sheet No. 7 of 10 Sheets

Name of Building: "NELSON POINT"

BUILDING UNITS PLAN NO. 11573

LEVEL A



Scale: 1:150

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

~~Shire~~ Town Clerk

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA

16th January, 1992

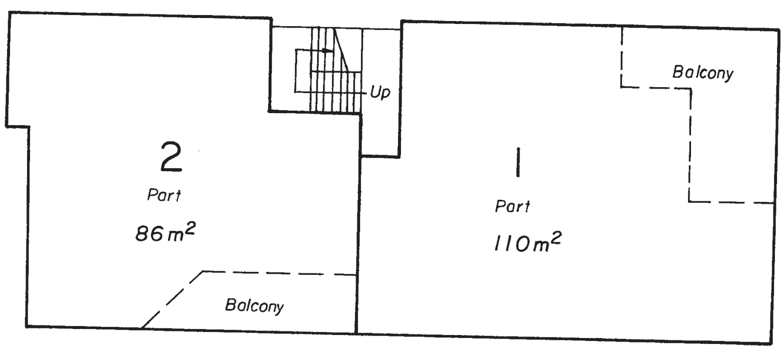
Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 9)

Name of Building: "NELSON POINT"

Regulation 8(1)
Sheet No. 8 of 10 Sheets

BUILDING UNITS PLAN NO. 11573

LEVEL B



Scale: 1:150

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

K M Campbell

[signature] ~~Shire~~ Town Clerk

OF
COUNCIL ~~FOR~~ THE CITY OF CALOUNDRA

16th January, 1992

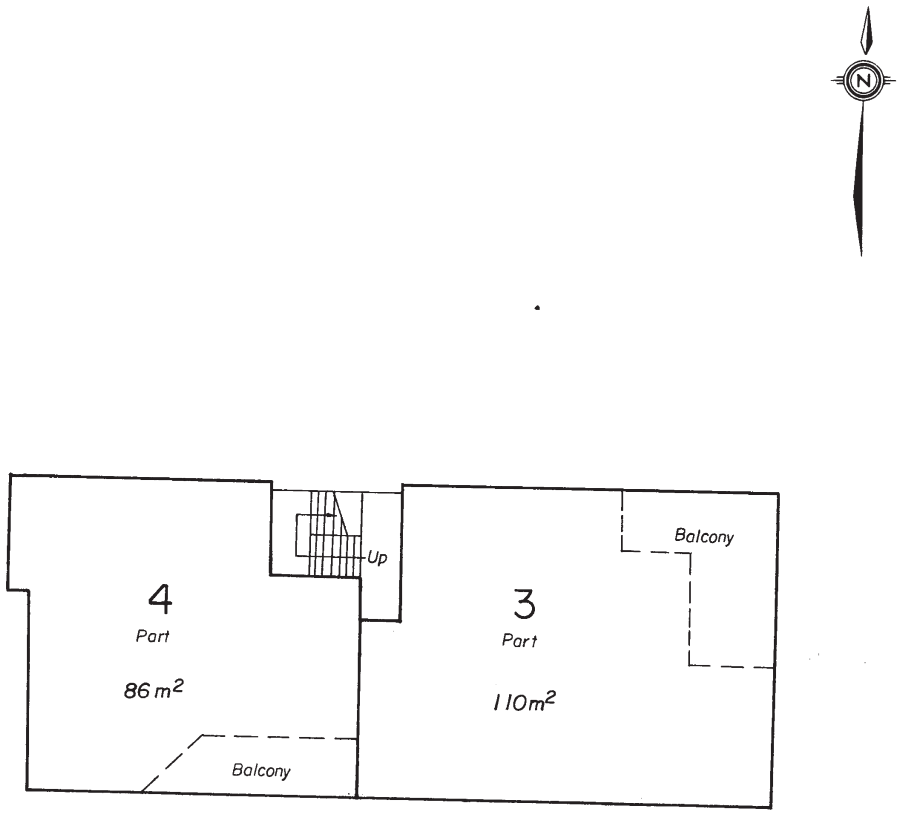
Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 9)

Name of Building:"NELSON POINT"

Regulation 8(1)
Sheet No. 9 of 10 Sheets

BUILDING UNITS PLAN NO. 11573

LEVEL C



Scale: 1:150

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

K M Campbell

~~Shire~~ Town Clerk

COUNCIL OF ~~FOR~~ THE CITY OF CALOUNDRA

6th January, 1992

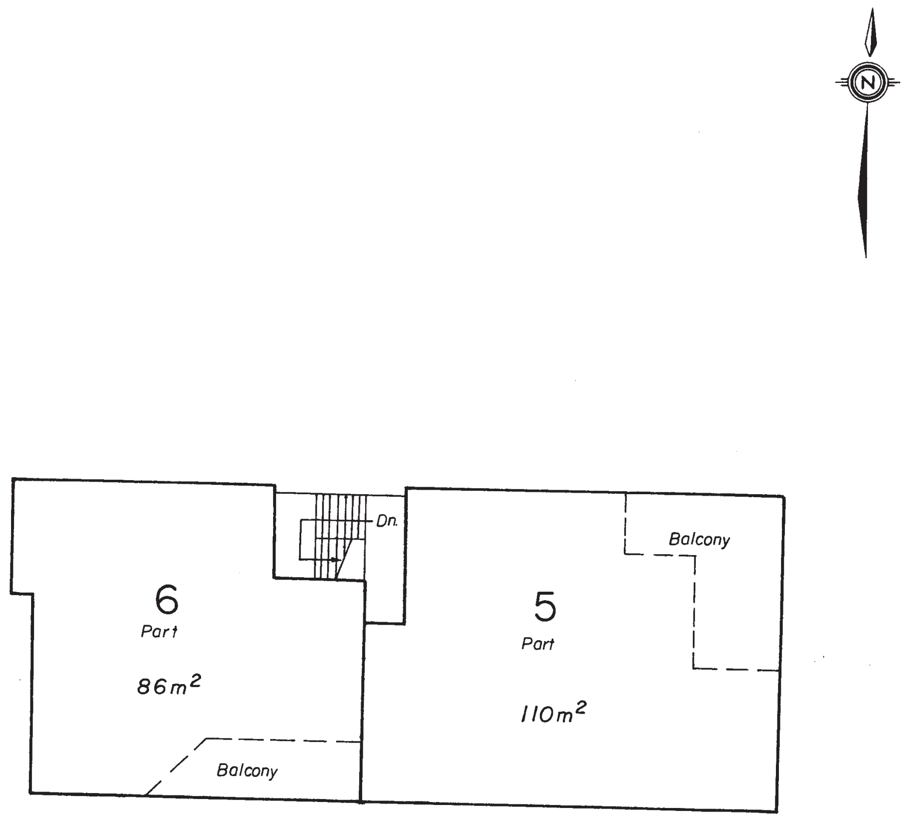
Building Units and Group Titles Act 1980 — 1990
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980
(Form 9)

Regulation 8(1)

Name of Building: "NELSON POINT"

BUILDING UNITS PLAN NO. 11573

LEVEL D



Scale: 1:150

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

K M Campbell

~~Shire~~ Town Clerk

COUNCIL ~~FOR~~ OF THE CITY OF CALOUNDRA

6th January, 1992

11573

OK 24-1-92

Registered 28/1/92.

2

Sabtorch Pty. Ltd. T/A
A. C. FOX & ASSOCIATES
157 Ann Street,
BRISBANE, 4000
Ph.: 221 1266

Fox & Fox.

WARWICK G. SETTREE & ASSOCIATES PTY. LTD.
CONSULTING SURVEYORS

WARWICK GILBERT SETTREE
M.I.S. (AUST.) LICENSED SURVEYOR

SUITE 13
ECHELON CENTRE
67 BULCOCK STREET
CALOUNDRA. 4551
(BESIDE COUNCIL OFFICES)

TELEPHONE: 91 2906
AFTER HOURS: 91 2909

OUR REFERENCE: 2995

I, WILLIAM ROBERTS, Licensed Surveyor of WARWICK G. SETTREE & ASSOCIATES PTY. LTD., 67 Bulcock Street, Caloundra hereby certify that as at the date of the signing of my Certificate in Form 2 of the Building Units and Group Titles regulations 1980, I had physically inspected the building known as "NELSON POINT" and certify that -

it conforms to the Building Units Plan as submitted herewith;

unimpeded access is available to all meters;

meters are located on common property;

the Lots are numbered in accordance with the numbering on the Building Units Plan;

areas designated as parts of Lots (including garages) have been suitably identified and structurally divided;

all Lots in the building are physically connected to each other in an approved manner.

LICENSED SURVEYOR

W.J. Roberts
....

DATE: 10/12/91

Cable Plan

Report Damage: https://service.telstra.com.au/customer/general/forms/report-damage-to-telstra-
Ph - 13 22 03
Email - Telstra.Plans@team.telstra.com
Planned Services - ph 1800 653 935 (AEST bus hrs only) General Enquiries

TELSTRA LIMITED A.C.N. 086 174 781

Generated On 10/08/2026 15:46:55

Sequence Number: 277518815

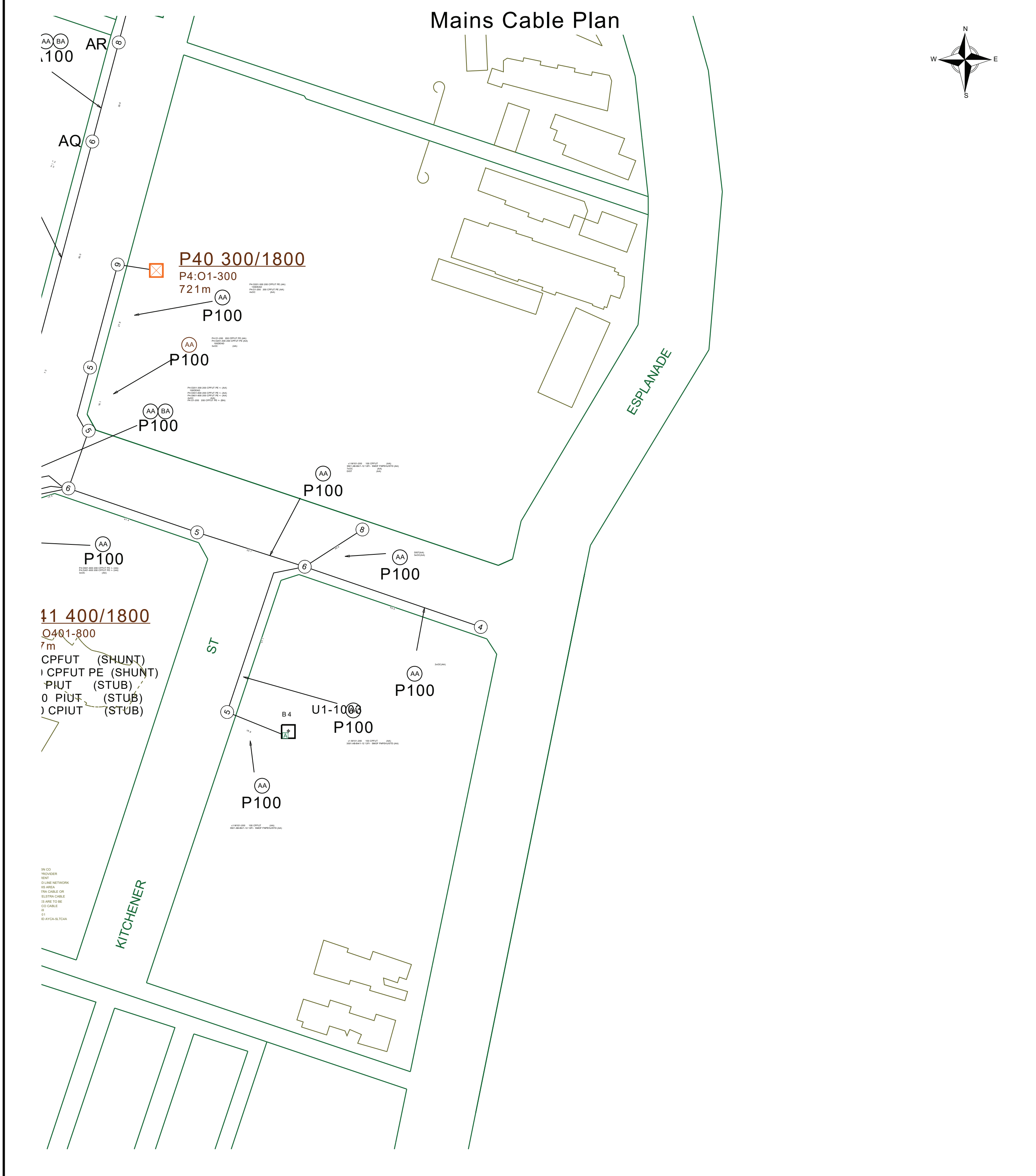
CAUTION: Fibre optic and/ or major network present in plot area. Please read the Duty of Care and contact InfraCo Plan Services should you require any assistance.

The above plan must be viewed in conjunction with the Mains Cable Plan on the following page

WARNING
Telstra plans and location information conform to Quality Level "D" of the Australian Standard AS 5488-Classification of Subsurface Utility Information.
As such,Telstra supplied location information is indicative only.Spatial accuracy is not applicable to Quality Level D.
Refer to AS 5488 for further details. The exact position of Telstra assets can only be validated by physically exposing it.
Telstra does not warrant or hold out that its plans are accurate and accepts no responsibility for any inaccuracy.
Further on site investigation is required to validate the exact location of Telstra plant prior to commencing construction work.
A Certified Locating Organisation is an essential part of the process to validate the exact location of Telstra assets and to ensure the asset is protected during construction works.

See the Steps- Telstra Duty of Care that was provided in the email response.

Mains Cable Plan



Report Damage: https://service.telstra.com.au/customer/general/forms/report-damage-to-telstra-
Ph - 13 22 03
Email - Telstra.Plans@team.telstra.com
Planned Services - ph 1800 653 935 (AEST bus hrs only) General Enquiries

Sequence Number: 277518815

CAUTION: Fibre optic and/ or major network present in plot area. Please read the Duty of Care and contact InfraCo Plan Services should you require any assistance.

TELSTRA LIMITED A.C.N. 086 174 781

Generated On 10/08/2026 15:46:57

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Further on site investigation is required to validate the exact location of Telstra plant prior to commencing construction work.
A Certified Locating Organisation is an essential part of the process to validate the exact location of Telstra assets and to ensure the asset is protected during construction works.

See the Steps- Telstra Duty of Care that was provided in the email response.

General Information

Telstra highly recommends using Certified Locators.

For more info contact a CERTLOC Certified Locating Organisation (CLO) or Telstra Location Intelligence Team 1800 653 935

Before you Dig Australia – BEST PRACTISE GUIDES

https://www.byda.com.au/before-you-dig/best-practice-guides/

OPENING ELECTRONIC MAP ATTACHMENTS –

Telstra Cable Plans are generated automatically in either PDF or DWF file types.
Dependent on the site address and the size of area selected.
You may need to download and install free viewing software from the internet e.g.

DWF Map Files (all sizes over A3)
Autodesk Viewer (Internet Browser) https://viewer.autodesk.com/ or
Autodesk Design Review http://usa.autodesk.com/design-review/ for DWF files.
(Windows PC)

PDF Map Files (max size A3)
Adobe Acrobat Reader http://get.adobe.com/reader/

Telstra New Connections / Disconnections
13 22 00

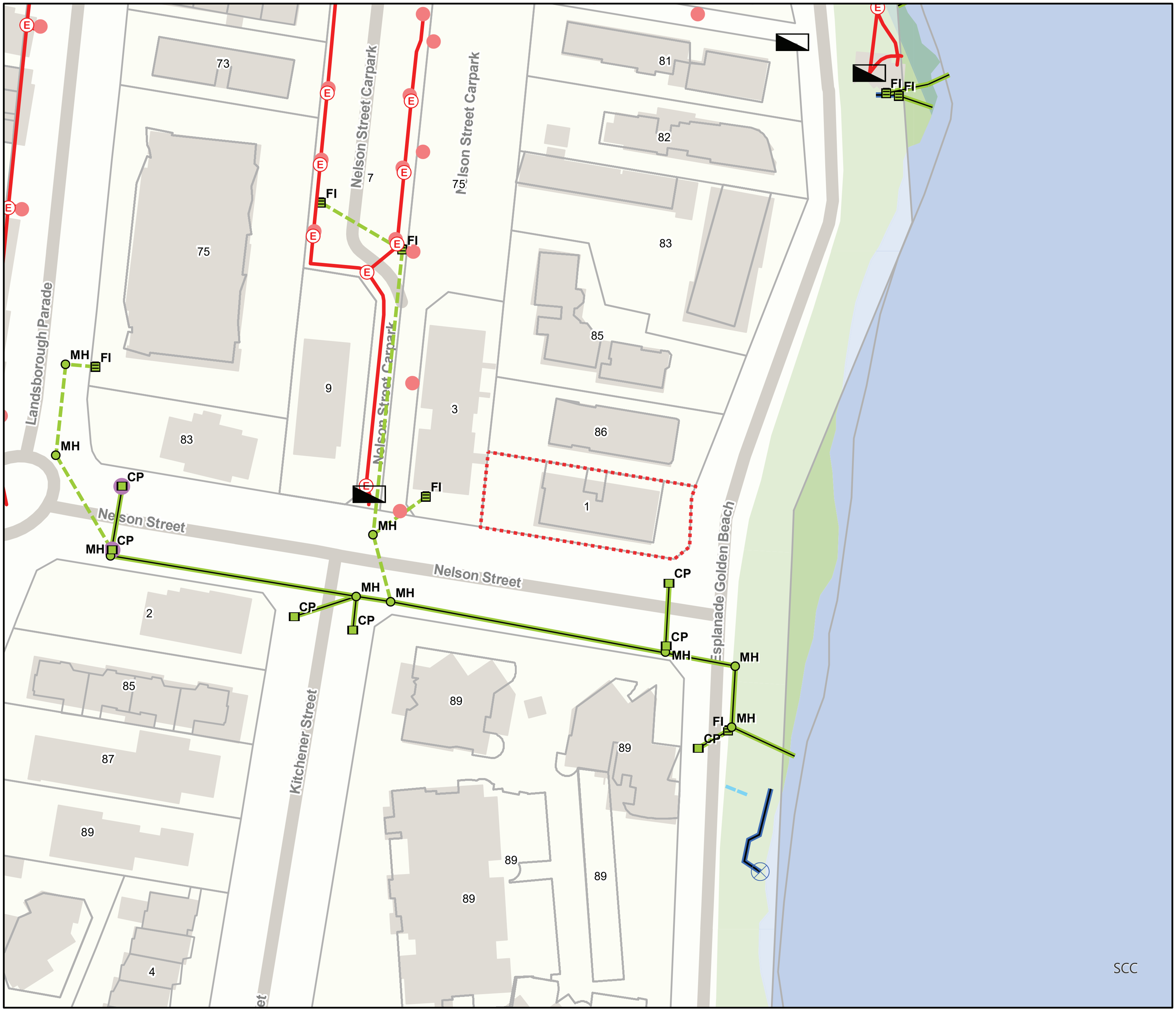
Telstra Protection & Relocation: 1800 810 443 (AEST business hours only).
Email
Telstra Protection & Relocation Fact Sheet: **Link**
Telstra Protection & Relocation Home Page **Link**

Telstra Aerial Assets Group (overhead network)
1800 047 909

Protect our Network:

by maintaining the following distances from our assets:

- **1.0m Mechanical Excavators, Farm Ploughing, Tree Removal**
- **500mmVibrating Plate or Wacker Packer Compactor**
- **600mm Heavy Vehicle Traffic (over 3 tonnes) not to be driven across Telstra ducts or plant.**
- **1.0mJackhammers/Pneumatic Breakers**
- **2.0m Boring Equipment (in-line, horizontal and vertical**



BEFORE YOU DIG
www.byda.com.au

Plans generated by SmarterWX™ Automate

10/08/26 (valid for 30 days)

In an emergency contact Sunshine Coast Council on (07) 5475 7272

N

Job # 53923394

Seq # 277518811

Legend

- Electrical Switchboards
- Electrical Pits
- Electrical Poles
- Electrical Conduits

Stormwater Pit

- CatchPit
- FieldInlet
- Manhole
- Stormwater Quality Device
- Stormwater Open Drain

Stormwater Pipe

- Allotment
- Box
- Pipe
- Water Valves
- Water Pipes

Scale 1:1,000

0 5 10 20 m

Disclaimer

While every care is taken to ensure the accuracy of this product, neither the Sunshine Coast Regional Council nor the State of Queensland makes any representations or warranties about its accuracy, reliability, completeness or suitability for any particular purpose and disclaims all responsibility and all liability (including without limitation, liability in negligence) for all expenses, losses, damages (including indirect or consequential damage) and costs that may occur as a result of the product being inaccurate or incomplete in any way or for any reason.

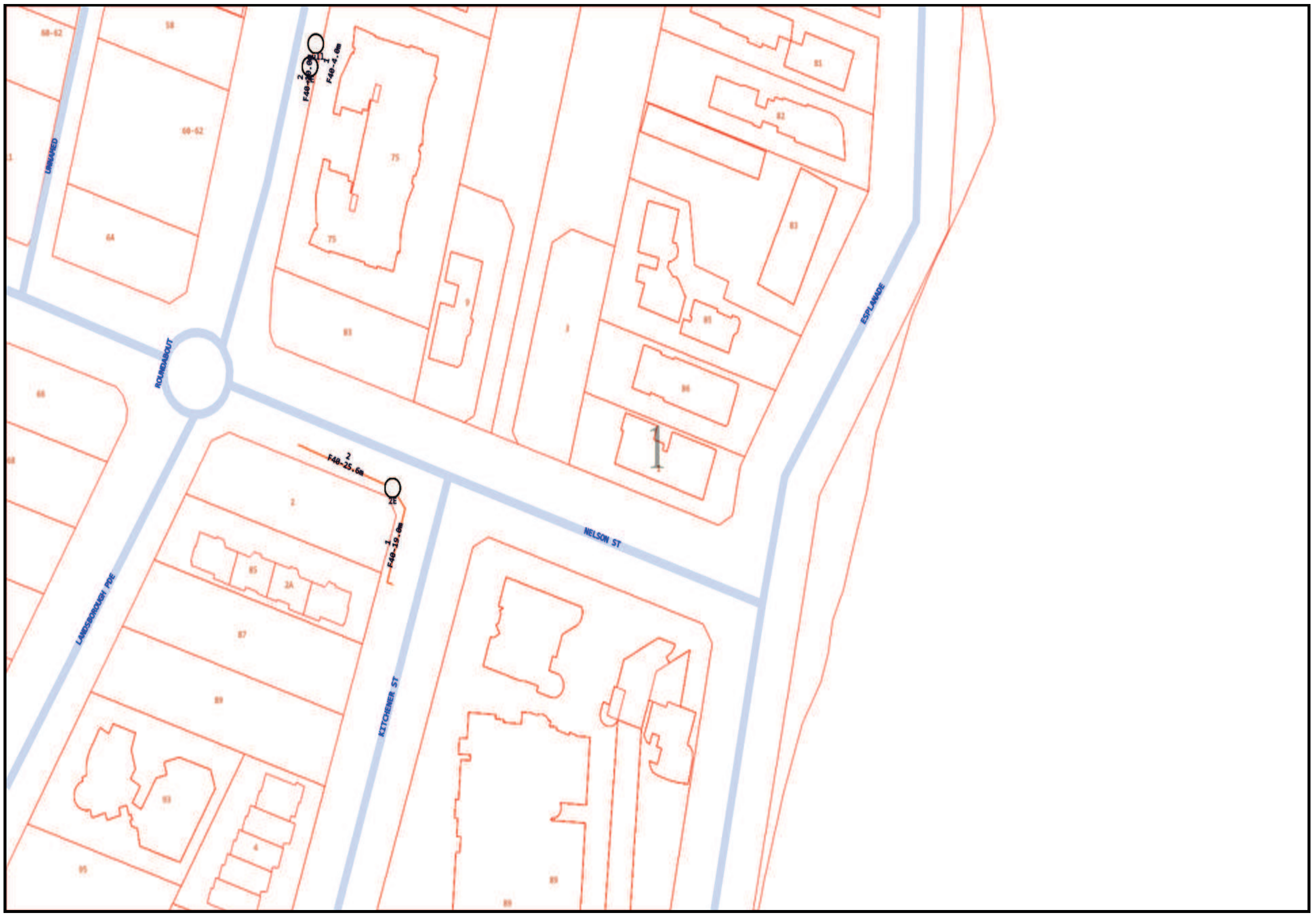
Provided by Sunshine Coast Council

Sunshine Coast™ COUNCIL

LEGEND

nbn™

	Parcel and the location
5	Pit with size "5"
2E	Power Pit with size "2E". Valid PIT Size: e.g. 2E, 5E, 6E, 8E, 9E, E, null.
	Manhole
	Pillar
2 PO – T- 25.0m P40 – 20.0m 5 9	Cable count of trench is 2. One "Other size" PVC conduit (PO) owned by Telstra (-T-), between pits of sizes, "5" and "9" are 25.0m apart. One 40mm PVC conduit (P40) owned by NBN, between pits of sizes, "5" and "9" are 20.0m apart.
2 10.0m 5 9	2 Direct buried cables between pits of sizes ,"5" and "9" are 10.0m apart.
5 9	Trench containing any INSERVICE/CONSTRUCTED (Copper/RF/Fibre) cables.
5 9	Trench containing only DESIGNED/PLANNED (Copper/RF/Fibre/Power) cables.
5 9	Trench containing any INSERVICE/CONSTRUCTED (Power) cables.
BROADWAY ST	Road and the street name "Broadway ST"
Scale	0 20 40 60 Meters 1:2000 1 cm equals 20 m



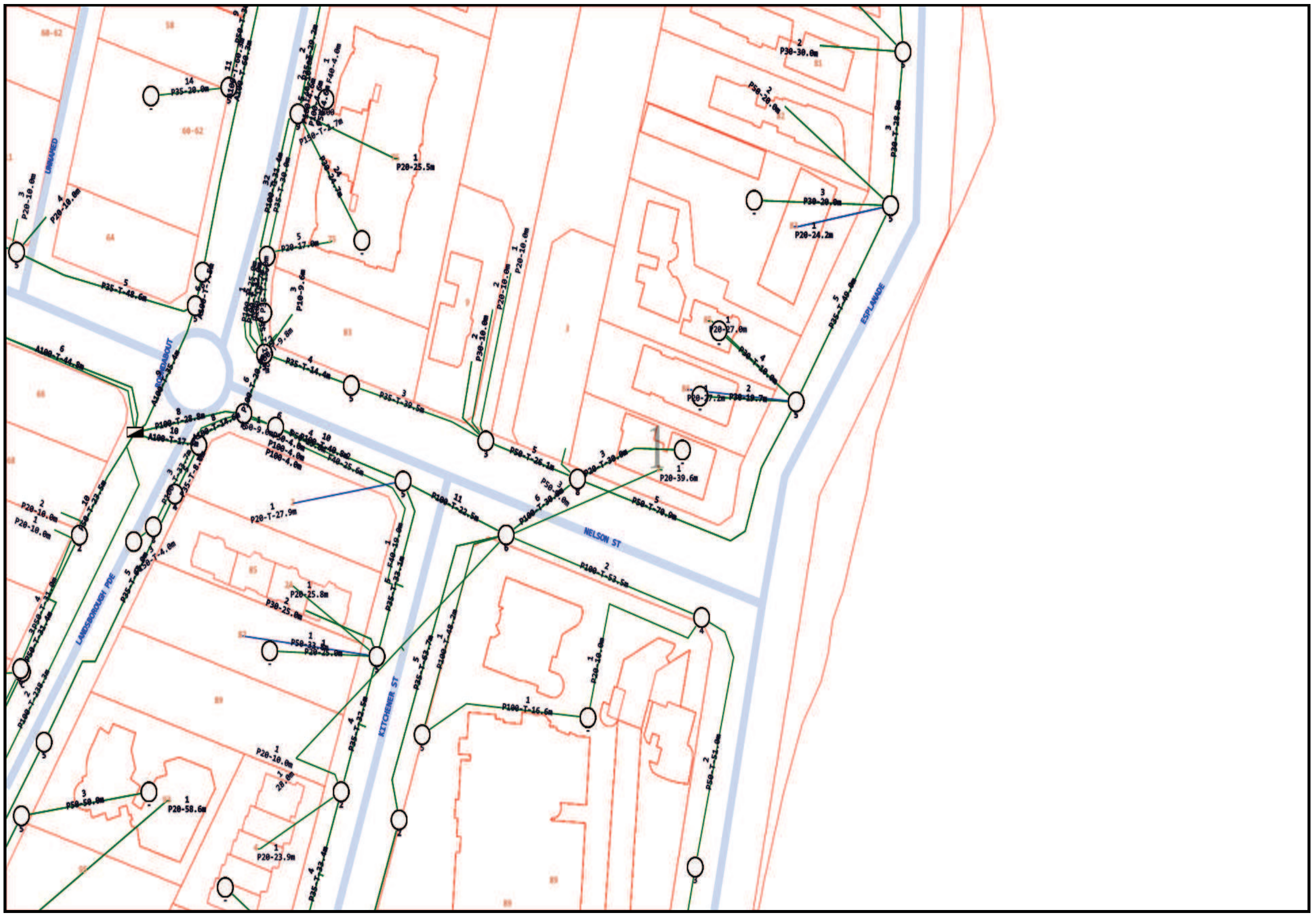
-

Emergency Contacts

You must immediately report any damage to the **nbn™** network that you are/become aware of. Notification may be by telephone - 1800 626 329.

LEGEND

	Parcel and the location
5	Pit with size "5"
2E	Power Pit with size "2E". Valid PIT Size: e.g. 2E, 5E, 6E, 8E, 9E, E, null.
	Manhole
	Pillar
2 PO – T- 25.0m P40 – 20.0m 5 9	Cable count of trench is 2. One "Other size" PVC conduit (PO) owned by Telstra (-T-), between pits of sizes, "5" and "9" are 25.0m apart. One 40mm PVC conduit (P40) owned by NBN, between pits of sizes, "5" and "9" are 20.0m apart.
2 10.0m 5 9	2 Direct buried cables between pits of sizes ,"5" and "9" are 10.0m apart.
5 9	Trench containing any INSERVICE/CONSTRUCTED (Copper/RF/Fibre) cables.
5 9	Trench containing only DESIGNED/PLANNED (Copper/RF/Fibre/Power) cables.
5 9	Trench containing any INSERVICE/CONSTRUCTED (Power) cables.
BROADWAY ST	Road and the street name "Broadway ST"
Scale	0 20 40 60 Meters 1:2000 1 cm equals 20 m

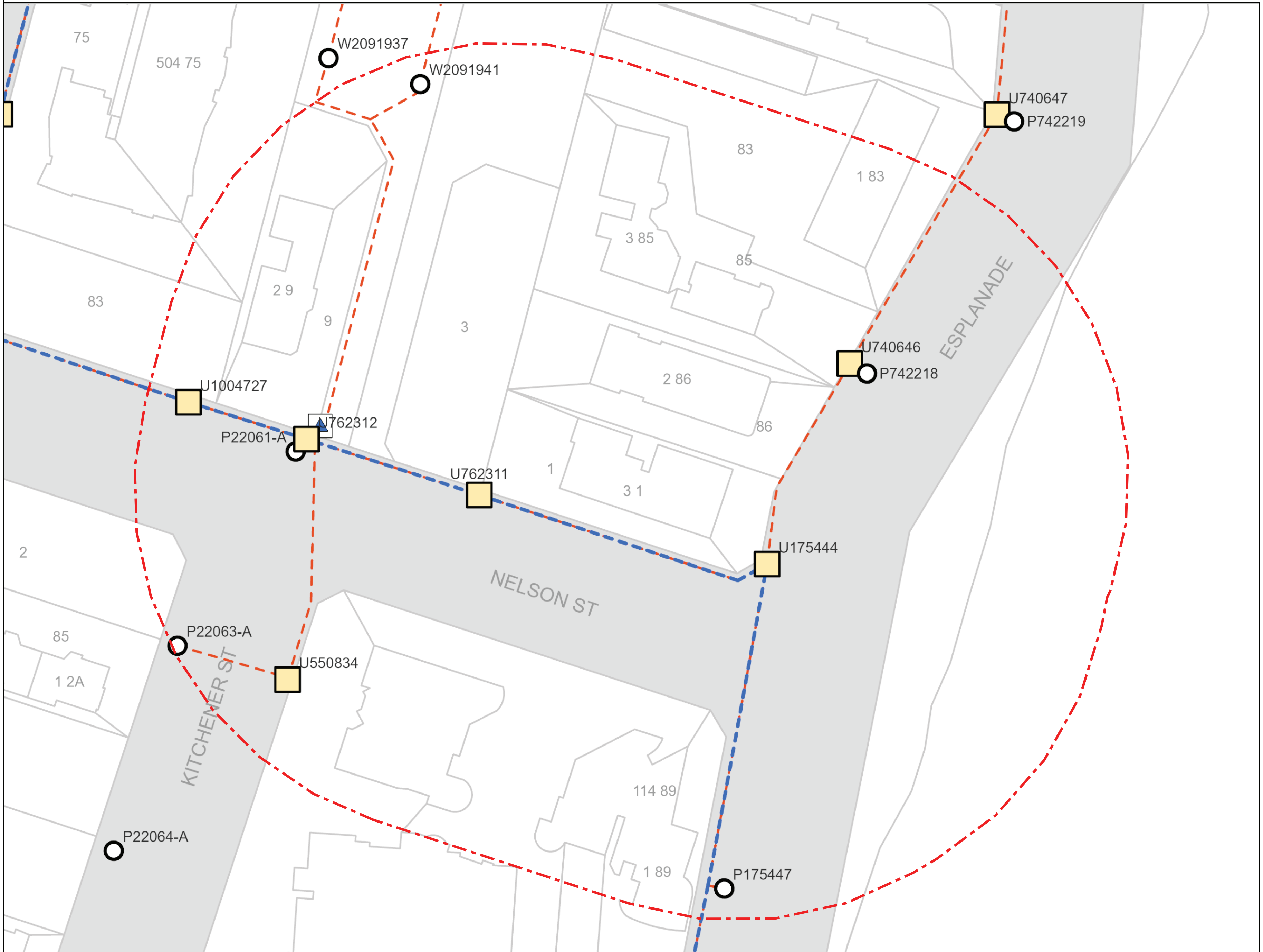


Emergency Contacts

You must immediately report any damage to the **nbn™** network that you are/become aware of. Notification may be by telephone - 1800 626 329.

All underground cables shall be treated as being energised. Where a cable is located that is not represented on the ENERGEX BYDA map, then ENERGEX shall be contacted immediately.

For Emergency Situations Please Call 13 19 62



BYDA

Sequence: 277518813
Date: 10/08/2026

Scale: 1:500
Tile No: **Tile No: 1**

CAUTION - HIGH VOLTAGE

LEGEND

- Substation
- Cable Marker
- Pit
- Pole
- Pillar
- LV Cable (up to 1kV)
- HV Cable (1kV – <33kV)
- HV Cable (33kV and over)
- Pit Boundary
- Planned Work Area

AS5488 Category "D" Plan

N
W E
S

This output provides details of the ENERGEX electrical network. As variations may exist no responsibility is incurred by ENERGEX for the accuracy or completeness of the information provided. Exact positions of cables and electrical connectivity should be confirmed on site.

Unitywater
Serving you today, investing in tomorrow.

Mr P D Leijen
Unit 5/1 Nelson St
GOLDEN BEACH QLD 4551

WATER AND SEWERAGE YOUR BILL

1300 086 489

Emergencies and faults	24 Hours, 7 days
Account enquiries	8am-5pm Mon-Fri

unitywater.com

ABN	89 791 717 472

Account number	99877118
Payment reference	0998 7711 82
Property	Nelson Point, Unit 5/1 Nelson St, GOLDEN BEACH, QLD

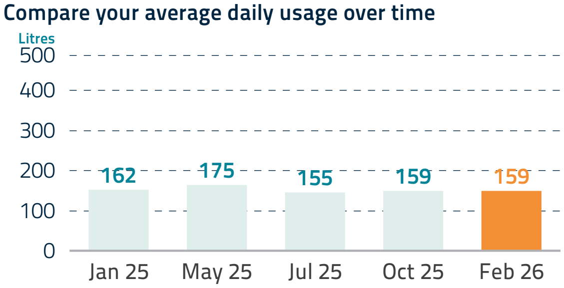
Bill number	7128295003
Billing period 94 days	01 Nov 2025 to 2 Feb 2026
Issue date	5 Feb 2026
Approximate date of next meter reading	29 Apr 2026

Your account activity

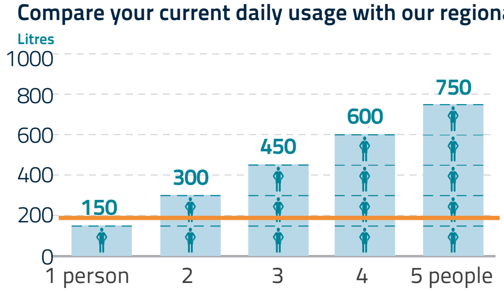
Your last bill	−	Payments/ adjustments	=	Balance	+	New charges	=	Total due	Due date
$345.87		$345.87		$0.00		$345.87		**$345.87**	**9 Mar 2026**

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Your household's average daily usage: **159 litres**

Unitywater regional average = **163 litres** per person per day

Target - 150 litres per person per day

What does **your** *water* bill pay for?

Your investment in safe and reliable water and wastewater services.

Learn more at **unitywater.com/yourwaterbill**

Easy ways to pay

For other payment options - see over

BPAY®
Biller Code: 130393
Ref: 0998 7711 82
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at **bpay.com.au**
® Registered to BPAY Pty Ltd ABN 69 079 137 518

Direct Debit
Login to My Account at **unitywater.com** to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay
Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at **unitywater.com/smoothpay**

211855_128UW02_Email_2177/003733/007485/i

Your account details

1300 086 489
Account enquiries 8am-5pm Mon-Fri

Water meter details
1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
UX2305674E	31 Oct 25	476	2 Feb 26	565	89	16.67	14.9	94	158.5
		Total water usage			89		14.9	94	158.5
Total sewerage usage (waste and greywater) = 90% of water usage							13.41	94	142.7

Activity since last bill

Last bill		$345.87
Payments / adjustments		
4 Nov 2025	CBA BPAY BPAY 04/11/2025	-$345.87
Account balance		**$0.00** ❶

Water and Sewerage Charges
Lot 5 Plan BUP11573 Installation ID 1439874

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	01 Nov 25 to 02 Feb 26	0.1585	94	$3.517	$52.40

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	01 Nov 25 to 02 Feb 26	0.1585	94	$0.787	$11.73
Sewerage up to 740 L/day	01 Nov 25 to 02 Feb 26	0.1427	94	$0.787	$10.55
Fixed Access Charges	**Period**	**x No.**	**x Days**	**x Price/day**	
Water Access 20mm	01 Nov 25 to 02 Feb 26	1	94	$0.945	$88.83
Sewerage Access	01 Nov 25 to 02 Feb 26	1	94	$1.940	$182.36
				Water subtotal	$152.96
				Sewerage subtotal	$192.91
New water and sewerage charges					**$345.87** ❷
Total Due = ❶ + ❷					**$345.87**

Important information

Payment assistance
If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details
Login to My Account at **unitywater.com** for quick, easy changes online 24/7 or call us during business hours.

Pensioners
If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at unitywater.com/pensioner

Credit card payments
Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at unitywater.com/creditcard

Interest on overdue amounts
Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

Water efficiency
For water efficiency tips, visit unitywater.com/water-tips

Interpreter service 13 14 50
当您需要口译员时，请致电 13 14 50。
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.
Khi bạn cần thông ngôn, xin gọi số 13 14 50
통역사가 필요하시면 13 14 50 으로 연락하십시오
Cuando necesite un intérprete llame al 13 14 50

Privacy policy
We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit **unitywater.com/privacy**

International calls
+ 61 7 5431 8333

unitywater.com
PO Box 953
Caboolture QLD 4510
1300 086 489

More payment options

Credit card by phone or online
To make a one-off credit card (Visa or MasterCard only) payment call **1300 047 763** or go to **unitywater.com**.
A credit card surcharge may apply.
Ref: 0998 7711 82

Cheques by mail
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

POST billpay
In person, by phone or online
Billpay Code: 4028
Ref: 0998 7711 82
Pay in person at any post office, call **13 18 16**, or go to **postbillpay.com.au**

*4028 0998771182 00034587

Account number	99877118
Payment reference	0998 7711 82
Total due	**$345.87**
Due date	**9 Mar 2026**

Rate notice

Sunshine Coast COUNCIL

Customer enquiries: T 07 5475 7542 **E** rates@sunshinecoast.qld.gov.au

ABN 37 876 973 913

laney141@hotmail.com

⊢ 011508 000

Mr PD LEIJEN
65/1 ANCHORAGE ESP
BANYA QLD 4551

Half yearly rate notice for period

1 July 2026 to 31 December 2026

Issue date	21 July 2026
Property no.	**207330**
Valuation	$350,001
Payment reference no.	101071008
Due date for payment	**21 August 2026**
Amount payable	**$1,518.20**

Property location: Nelson Point, 5/1 Nelson St GOLDEN BEACH QLD 4551
Property description: Lot 5 BUP 11573

Rates and charges	Units	Rate charged		Amount
Sunshine Coast Council rates and charges				
General Rate - Category 29		Minimum Rate =		1,062.50
Waste Bin On Property - 240 Litre		Minimum Rate =		252.70
Arts and Heritage Levy	1 x	$20.00	x .5 =	10.00
Environment Levy	1 x	$82.00	x .5 =	41.00
Transport Levy	1 x	$44.00	x .5 =	22.00
State Government charges (Council required to collect on behalf of the State Government)				
State Emergency Management Levy: Class A Group 2	1 x	$260.00	x .5 =	130.00
TOTAL:				**$1,518.20**

Please review the enclosed Schedule of Rates to confirm your rate category and review the important notes overleaf.

Easy ways to pay:

B PAY

Biller Code: 18259
Ref: 101071008

Mobile & Internet Banking – BPAY®
Make this payment from your cheque, savings, debit, credit card or transaction account.

®Registered to BPAY Pty Ltd ABN 69 079 137 518

Post Billpay

Pay in store at Australia Post, or online at auspost.com.au/postbillpay

*214 101071008

Phone

Call **13 18 16** and follow the prompts
Credit Card: MasterCard and Visa
Billpay Code: 0214 Reference: 1 0107 1008

Internet

Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts.
Reference: 1 0107 1008
MasterCard and Visa

706SC10_Email_Single_227_1/011508/011509/i

Rates and payment information

Rates and charges for the land described in this notice must be paid by the due date detailed on the front of this notice. Rates and charges have been made and levied by Sunshine Coast Council in accordance with the *Local Government Act 2009* and *Local Government Regulation 2012*.

Why check your rate category?

It is the property owner's responsibility to confirm rates and charges are correct when the rate notice is issued. This timely action is important because if you request another rate category, by submitting a rate category objection, the maximum adjustment is limited to 12 prior months. Please refer to the Schedule of Rates issued with this notice.

Is interest charged?

Council charges interest of 8 per cent per annum (compounding daily) on overdue rates. This applies to rates and charges not paid by the due date (except where a payment arrangement is approved before the due date for payment on this notice).

Having difficulty paying your rates?

If you can't pay the full amount by the due date, you can set up a payment plan. Please contact Council before the due date to arrange this. Visit Council's website and choose the "Pay your rates" option under "How can we help?" or you can email rates@sunshinecoast.qld.gov.au.

Does Council offer a rate concession for pensioners?

If you hold a Pensioner Concession Card or Veteran Affairs Gold Card and live in a property you own in the Sunshine Coast Council area, you may be eligible for the State Pensioner Rate Subsidy and Council's Pensioner Rate Concession. For more details, visit Council's website or contact Council's Customer Service Centre.

Are legal and professional costs shown on the rate notice?

Overdue rates and charges may be recovered by legal process. Legal and professional costs are incurred when a Statement of Claim has been filed with the Magistrates Court for the recovery of overdue rates and charges. These costs are not considered an overdue rate or charge until judgment has been entered.

State levy information

State Government Emergency Management Levy

This levy is set by the State Government and is required to be collected by Council and submitted to the State Government in accordance with the *Fire Services Act 1990*.

For queries about the levy, contact the Queensland Fire Department on 137 468 or visit www.fire.qld.gov.au.

State Waste Levy

The State Government has paid $9,546,301 to Council to mitigate the impact of the Queensland Waste Levy on households, however this does not cover the full cost to Council.

Want to know where your rates go?

Learn how your rates help deliver what matters most to our community – protecting our lifestyle with a clear plan for the future.

Visit sunshinecoast.qld.gov.au

Still receiving a printed rate notice?

Switch to email. Register for a MyCouncil account or log in at mycouncil.sunshinecoast.qld.gov.au and change your delivery method.

Other payment options:

By mail

Post your cheque (must include barcode from the easy ways to pay on the front page) to Sunshine Coast Council Locked Bag 72 Sunshine Coast Mail Centre, Qld 4560

Pay in person at any Council office

8.30am to 4.30pm weekdays.

Caloundra: 1 Omrah Avenue
Maroochydore: 54 First Avenue
Nambour: Corner Currie and Bury Street

Direct debit

Automatically pay your six-monthly rates without lifting a finger through a direct debit. You can also spread your payments throughout the year.

Periodic direct debit You can choose to have a set amount deducted from your bank account weekly, fortnightly or monthly. This allows you to pay ahead of time, helping you manage your budget. If there's a remaining balance on your rate notice on the due date, you can arrange to have this balance automatically deducted as well. Otherwise, you will need to make this payment yourself.

Set and forget direct debit

Have the full amount of your rate notice deducted from your bank account on the due date. This will apply to all rate notices, including supplementary and six-monthly notices.

Sign up Simply visit mycouncil.sunshinecoast.qld.gov.au to set up your direct debit payment plan.

kbw
COMMUNITY MANAGEMENT
Body Corporate Managers & Consultants

Sunshine Coast Office:
PO Box 287, Mooloolaba QLD 4557 (120 Brisbane Rd)
P 07 5458 5458 F 07 5478 0088
Email admin@kbw.com.au ABN: 28 112 050 334

Management Services Community Title Consultants

10 August 2026

NELSON POINT CTS 4017
Not registe ed for GST

P D Leijen
65/1 Achnorage Esplanade

BANYA QLD 4551

Ref			
Re	Lot	5	NELSON POINT CTS 4017
Fee	86.95		Paid

Please find enclosed Body Corporate Information Certificate for the above lot, pursuant to the BCCM 1997 (including commenced amendments up to 2003 Act No.6).

PLEASE NOTE: THE INFORMATION ON THIS CERTIFICATE IS CORRECT AS AT THE DATE OF THE CERTIFICATE ONLY.

INSURANCE: If the body corporate insurance premium for this complex is paid by a separate levy (ie. not included in the Administration Fund levy) the details of the levy for this lot will be shown in the section titled 'Other contributions'.

NEW OWNER: Please ensure the required BCCM FORM 8 - Information for Body Corporate Roll - is sent to our office immediately on settlement and include contact details (phone/email) where possible. Failure to do so may result in the purchaser not receiving levy notices in time to receive a discount and/or not receiving meeting documentation in time to attend a meeting or record a vote.

Should you require any further information please contact our office.

KBW COMMUNITY MANAGEMENT PTY LTD

BODY CORPORATE MANAGER

Office of the Commissioner for Body Corporate and Community 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 10/08/2026

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

NELSON POINT CTS No. **4017**

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: **Jared Smith/ss** Company: **KBW Community Mgmt Pty Ltd**
Phone: **07 5458 5458** Email: **admin@kbw.com.au**

Accessing records

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

KBW Community Management Pty Ltd
120 Brisbane Road
Mooloolaba Qld 4557
07 5458 5458 | admin@kbw.com.au

Property and community titles scheme details

Lot and plan details

Lot number: **5**

Plan type and number: **11573**

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:

Standard

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

A consolidated set of the by-laws for the scheme is given with this certificate.

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**

Total contribution schedule lot entitlements for all lots: **6**

Interest schedule

Interest schedule lot entitlement for the lot: **1**

Total interest schedule lot entitlements for all lots: **6**

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 **5** for the current financial year: $ **3,403.12**

Number of instalments: **2** (outlined below)

Discount for on-time payments (if applicable): **20** %

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

Period	Due date	Amount due	Amount due if discount applied	Paid
01/11/25 to 30/04/26	01/11/25	1,701.56	1,361.25	22/09/25
01/05/26 to 31/10/26	01/05/26	1,701.56	1,361.25	20/03/26

Amount overdue **Nil**

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

Sinking fund contributions

Total amount of contributions (before any discount) for lot **5** for the current financial year: $ **2,291.66**

Number of instalments: **2** (outlined below)

Discount for on-time payments (if applicable): **20** %

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

Period	Due date	Amount due	Amount due if discount applied	Paid
01/11/25 to 30/04/26	01/11/25	1,145.83	916.66	22/09/25
01/05/26 to 31/10/26	01/05/26	1,145.83	916.66	20/03/26

Amount overdue **Nil**

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

Special contributions - Administrative Fund (IF ANY)

Date determined: **19/09/25** (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** %

Period	Due date	Amount due	Amount due if discount applied	Paid

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

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

No other amounts payable for the lot.

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 - last sinking fund report: 17/07/12

Current sinking fund balance (as at date of certificate): $ 45,191.74

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
01/01/00	Blind on Balcony & Altered Balcony Glass (not recorded in minutes)	Not recorded - no date known
13/03/18	condenser in the corner of the balcony, drain throuh laundry	As per FM

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

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 INSURANCE	QRSC22006579	3,082,590.00	6,234.08	14/12/26	$1000
PUBLIC LIABILITY STRATA COMMUNITY INSURANCE	QRSC22006579	20,000,000.00	INCLUDED	14/12/26	$1000
LOSS OF RENT STRATA COMMUNITY INSURANCE	QRSC22006579	462,389.00	INCLUDED	14/12/26	$1000
OFFICE BEARERS STRATA COMMUNITY INSURANCE	QRSC22006579	1,000,000.00	INCLUDED	14/12/26	$1000
COMMON CONTENTS STRATA COMMUNITY INSURANCE	QRSC22006579	30,826.00	INCLUDED	14/12/26	$1000
VOLUNTARY WORKERS STRATA COMMUNITY INSURANCE	QRSC22006579	200,000.00	INCLUDED	14/12/26	$1000
CATASTROPHE BUILDING STRATA COMMUNITY INSURANCE	QRSC22006579	924,777.00	INCLUDED	14/12/26	$1000
FLOOD COVER - AUTO STRATA COMMUNITY INSURANCE	QRSC22006579	INCLUDED	INCLUDED	14/12/26	$1000

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 KBW Community Mgmt Pty Ltd

Positions/s held Body Corporate Manager

Date 10/08/2026

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

STANDARD COMMUNITY MANAGEMENT STATEMENT
Section 285. Body Corporate and Community Management Act 1997

Dealing: 704179352
Title Reference: 19211573
Lodgment: 1063503
Date: 15/07/2000 10:58:31

1. Name of Community Title Scheme

NELSON POINT

2. Regulation Module

Body Corporate and Community Management (Standard Module) Regulation 1997

3. Name of Body Corporate

BODY CORPORATE FOR NELSON POINT COMMUNITY TITLES SCHEME 4017

4. Address for service of documents on the body corporate

KBH MANAGEMENT
PO BOX 571
BUDERIM QLD 4556

5. By-Laws

Taken to be those in effect as at 13 July 2000
[section 285 (5)(a) Body Corporate and Community Management Act 1997]

6. Contribution Schedule

Lot	Entitlement
1 in BUP11573	1
2 in BUP11573	1
3 in BUP11573	1
4 in BUP11573	1
5 in BUP11573	1
6 in BUP11573	1

Total Lots: 6 Aggregate 6

7. Interest Schedule

Lot	Entitlement
1 in BUP11573	1
2 in BUP11573	1
3 in BUP11573	1
4 in BUP11573	1
5 in BUP11573	1
6 in BUP11573	1

Total Lots: 6 Aggregate 6

***** End *****

BUILDING UNITS & GROUP TITLES ACT 1980-1990
THIRD SCHEDULE BY-LAWS
NELSON POINT CTS 4017

BY-LAW 1 ***Noise***
A proprietor or occupier of a lot shall not upon the parcel create any noise likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using common property.

BY-LAW 2 ***Vehicles***
Save where a by-law made pursuant to Section 30(7) authorises him so to do, a proprietor or occupier of a lot shall not park or stand any motor or other vehicle upon common property except with the consent in writing of the body corporate.

BY-LAW 3 ***Obstruction***
A proprietor or occupier of a lot shall not obstruct lawful use of common property by any person.

BY-LAW 4 ***Damage to common property***
A proprietor or occupier of a lot shall not –
(a) damage any lawn, garden, tree, shrub, plant or flower being part of or situated on common property; or
(b) except with the consent in writing of the body corporate, use for his own purposes as a garden any portion of the common property.

BY-LAW 5 ***Damage to common property***
A proprietor or occupier of a lot shall not mark, paint, drive nails or screws or the like into, or otherwise damage or deface, any structure that forms part of the common property except with the consent in writing of the body corporate, but this by-law does not prevent a proprietor or person authorised by him from installing –
(a) any locking or other safety device for protection of his lot against intruders; or
(b) any screen or other device to prevent entry of animals or insects upon his lot;
provided that the locking or other safety device or, as the case may be, screen or other device is constructed in a workman-like manner, is maintained in a state of good and serviceable repair by the proprietor and does not detract from the amenity of the building.

BY-LAW 6 ***Behaviour of invitees***
A proprietor or occupier of a lot shall take all reasonable steps to ensure that his invitees do not behave in a manner likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using the common property.

BY-LAW 7 ***Depositing of rubbish, etc. on common property***
A proprietor or occupier of a lot shall not deposit or throw upon the common property any rubbish, dirt, dust or other material likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any other person lawfully using the common property.

BY-LAW 8 ***Appearance of the building***
In the case of a building units plan, a proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, hang any washing, towel, bedding, clothing or other article or display any sign, advertisement, placard, banner, pamphlet or like matter on any part of his lot in such a was as to be visible from outside the building.

BY-LAW 9 ***Storage of flammable liquids, etc*.**
A proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, use or store upon his lot or upon the common property any flammable chemical, liquid or gas, other that chemicals, liquids or gases or other material used or intended to be used for domestic purposes, or any such chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

BY-LAW 10 ***Garbage disposal***
A proprietor or occupier of a lot shall –
(a) save where the body corporate provides some other means of disposal of garbage, maintain within his lot, or on such part of the common property as may be authorised by the body corporate, in clean and dry condition and adequately covered, a receptacle for garbage;
(b) comply with all local authority by-laws and ordinances relating to the disposal of garbage;
(c) ensure that the health, hygiene and comfort of the proprietor or occupier of any other lot is not adversely affected by his disposal of garbage.

BY-LAW 11 ***Keeping of animals***
Subject to Section 30(12), a proprietor or occupier of a lot shall not, without the approval in writing of the body corporate, keep any animal upon his lot or on the common property.

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 Nelson Point CTS 4017
C/- KBW Community Management
Po Box 287
MOOLOOLABA QLD 4557

Date: 26/11/2025
Invoice Number: 562033
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 Nelson Point CTS 4017	Base Premium	$4,736.08
Policy Description	Community Title - Domestic - 1 Nelson Street, Golden Beach Qld 4551	F & E Service Levy	$0.00
		Stamp Duty	$468.89
Policy Number	QRSC22006579	Underwriter Fee	$200.00
Period of Insurance	14/12/2025 to 14/12/2026	Broker Fee	$250.00
Effective Date	14/12/2025	Admin Fee	$55.00
Insurer	SCI - Strata Community Insurance Agencies Pty Ltd	GST	$524.11
Underwritten By	Allianz Australia Insurance Limited	**Invoice Total**	**$6,234.08**

Payment Options

Direct Insurance Brokers

DEFT Reference Number
40726225620337

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?

IQumulate Premium Funding

Click here to accept online

Total amount payable $6,926.61
(includes application fee and credit charges)
or visit **edge.iqumulate.com/myaccount**
Enter code: **4RKW5ECTXC**

Smooth out cash flow
Easy monthly payments
No additional security

Name: Body Corp Nelson Point CTS 4017
Client ID: 25993
Invoice No: 562033

Post Billpay

*498 407262 25620337

Pay in-store at Australia Post by cheque or EFTPOS

Biller Code: 20362
Ref: 40726225620337

1st instalment of:	$ 710.66
followed by 9 instalments of:	$ 690.66
or Total Due:	**$6,234.08**

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

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 Admin Fee	$250.00 $55.00	$25.00 $5.50	$335.50
Commission	$947.23	$94.73	$1041.96
Total Income	$1252.23	$125.23	$1,377.46
Referral Partner Amount	-$710.42	-$71.05	-$781.47
Net Income	$541.81	$54.18	$595.99

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.

Your Disclosure Obligations
It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to the insurer. This Duty of Disclosure applies until the insurer agrees to either insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, 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. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived you duty to tell it about.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract of insurance, or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure, or you are fraudulent, the insurer may refuse to pay a claim and treat the contract of insurance as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Account Executive.

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us, and we will explain their Duty of Disclosure to them directly.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

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.

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 fees we earn are paid to staff and for operational expenses. When you pay this invoice, you agree that should this insurance be adjusted or cancelled during the period of insurance, we will retain our remuneration. You will receive the return premium only from the underwriter, however any commission or fees that our offices receive will be retained by us. A Broker fee may be charged to process the cancellation. 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.

Notes:

Body Corporate Nelson Point CTS 4017
RESIDENTIAL STRATA INSURANCE SUMMARY

Location: 1 Nelson Street, Golden Beach Qld 4551
Insurance Period: 14/12/2025 to 14/12/2026

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 we 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	$3,082,590
		Common Area Contents	$30,826
		Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temp Accommodation	$462,389
	OPTIONAL COVERS		
		Flood	Included
		Floating Floors	Included
SECTION 2	Liability		$20,000,000
SECTION 3	Voluntary Workers		Included
SECTION 5	Fidelity Guarantee		$100,000
SECTION 6	Office Bearer's Liability		$1,000,000
SECTION 7	Machinery Breakdown		Not Included
SECTION 8	Catastrophe		$924,777
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 Included

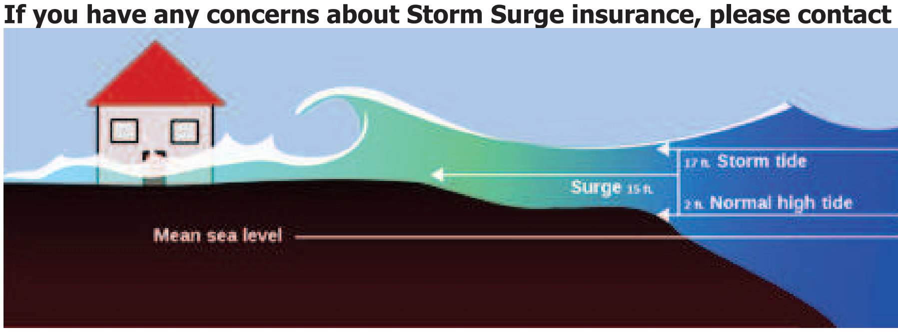
EXCESSES:	Section 1	$1,000	Insured Property
	Section 9	$1,000	Legal Defence Expenses and 10% contribution

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.

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:	1992	**External Walls:**	Brick	**Cladding/Type/%**	-
No. of Lots:	6	**Floors:**	Concrete	**% of Holiday Let:**	-
No. of Storeys:	4	**Roof:**	Tile	**% of Commercial Lots:**	-
No. of Pools:	-	**No. of Lifts:**	-	**Other:**	-
Are there any known defects or hazards: No					

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.**

IMPORTANT MATTERS

Policy Wording (PDS)
If you would like a hard copy of your policy wording, please contact our office.

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

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

TERMS OF ENGAGEMENT

Insurance Brokers Code of Practice

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

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

- Help you identify and assess your risks and develop a proposal to submit to potential insurers
- Advise as to your insurance requirements.
- Prepare underwriting submissions.
- Seek insurance quotes (we will seek quotes from the broader general insurance market on your behalf before providing cover options. We have arrangements with numerous insurers, which enables us to find the right insurance product for you)
- Negotiate terms with any existing insurers and with alternative insurers.
- Place the insurances agreed upon.
- Review policy wordings and obtain signed policies from insurers

- Confirm the placement and renewal of the insurances to you.
- Calculate, invoice and collect the premiums.
- Adjust premiums on prior year policies where applicable (Declaration Policies).
- Review your insurance arrangements:
  - when you inform us about material changes to your circumstances;
  - at the time of any scheduled Status Reviews as agreed with you;
  - upon renewal of your insurances.
- Facilitate policy changes and/or cancellations as per your instructions
- If required, assist you with any Insurance Premium Funding needs.
- If required, assist you to manage any claims you may need to make:
  - we will keep you informed in a timely manner regarding the progress of claims.
  - when we receive an insurer's response to a submitted claim, we will notify you of the outcome as soon as it is reasonably practical to do so.
  - if a claim is either unreasonably denied or reduced by the insurer, we will act as claims advocate on your behalf to try to have the claim paid.
  - we will advise you if the insurer seeks to negotiate a settlement of your claim.
  - we will seek your instructions before agreeing to any settlement, or compromise of a claim.
  - if the insurer declines to pay a claim, we will explain the reasons for the insurer's decision and outline what further steps can be taken, including steps to make a complaint.
  - in the event you terminate our appointment as your insurance broker we will provide details of any claim(s) to your new insurance broker, so that they may continue to negotiate settlement, on your behalf.
- we will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps to be taken prior to the expiry of the policy. We will take appropriate, professional and timely steps to seek insurance cover terms and conditions and advise you of available options (if any) for your consideration.

Continuity of Cover
It is important that you maintain continuity of cover. Accordingly, if a contract of insurance falls due and we are unable to contact you, we will

- automatically arrange for the policy to be held covered (or renewed if necessary).
- Transfer your cover to an alternate Insurer who offers a more appropriate policy if your current Insurer imposes any terms which may reduce your cover
- Arrange cover through an alternate Insurer, if possible, should your current Insurer decline to offer renewal or continued to provide cover.

If you do not require the cover, we ask that you tell us as soon as possible. A short-term premium may apply. Please tell us if you do not wish us to provide this service

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 fees. These will be clearly noted on our Invoice

If we pay a referral fee to anyone, this income comes from the commission/fees that we earn as the broker. The percentage paid to any Referrers can range between 0-100% and will be clearly noted on our Invoice.

Policy Alterations and Cancellations
If a cover is altered or 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 commission and our fees we receive for arranging the cover. A broker fee may be charged to process the cancellation.

Cancellation
We can only cancel a contract of insurance on the written instructions of a person authorised to represent each of the parties who are named as insureds. We cannot cancel any contract of insurance which is subject to the Marine Insurance Act 1909.

Payment Terms
We will invoice you for the premium, statutory charges (e.g. stamp duty and fire services levy) and any fees we charge for arranging your insurances. You must pay us within:

- Within 14 days of the date of the invoice;
- or, in the case of a renewal, before the expiry date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Premium funding
Premium funding products enable you to pay your premiums by installments. Premium funders do charge interest and they take a power of attorney over your insurance policy as they have paid the premium for it to the insurer in advance, in full, as required at the beginning of the policy period.

We can arrange premium funding on your behalf if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis and amount of any such payment before or at the time the premium funding is arranged

Our advice to you is General Advice only unless otherwise advised.
When arranging insurance on your behalf, 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.

Your Disclosure Obligations

It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to the insurer. This Duty of Disclosure applies until the insurer agrees to either insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, 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. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived you duty to tell it about.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract of insurance, or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure, or you are fraudulent, the insurer may refuse to pay a claim and treat the contract of insurance as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Account Executive.

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us, and we will explain their Duty of Disclosure to them directly.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

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, other service providers, staff;
- 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 Service 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.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

General Advice
Direct Insurance Brokers provides advice, we will only provide you "general advice" unless we tell you otherwise. When we provide you with general advice, we will provide this advice without considering your personal objectives, financial situation and needs. Because of this you need to consider the appropriateness of the advice having regard to your financial situation, objectives and needs before acting on our advice. Before making any decision about whether to acquire a product you should consider any policy documentation and relevant Product Disclosure Statement.

Personal Advice – Only provided for Personal Accident/Disability Policies

Lack of Independence

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 for Personal Accident/Disability Policies

We will tell you and 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**).

Policies Offered

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 01 August 2025 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.

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?

We provide General Advice for all products except Personal Accident and Disability policies. However, we may need information about your personal objectives, details of your current financial situation and any relevant information in respect of Personal Accident and Disability Policies where Personal Advice is given, 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.

General Advice is provided in all other instances, and we will provide this advice without considering your personal objectives, financial situation and needs. Because of this you need to consider the appropriateness of the advice having regard to your financial situation, objectives and needs before acting on our advice. Before making any decision about whether to acquire a product you should consider any policy documentation and relevant Product Disclosure Statement.

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.

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.

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 fees. 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 fees 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% x 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 in our Invoice.

If we pay a referral fee to anyone, this income comes from the commission/fees that we earn as the broker. The percentage paid to any Referrers can range between 0-100% and will be clearly noted in our Invoice

Our employees that will assist you with your insurance needs will be paid in two ways – a market salary and/or commission.

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.

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 pay a membership fee to Steadfast Group Limited (Steadfast) to be a Steadfast Group Limited member, also referred to as a Network Broker.

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. 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 you arrange Premium Funding via the link on our Invoice, we may be paid a commission by the Premium Funder. 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 you apply for Premium Funding via the link on our Invoice 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 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 or email 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.

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.

This FSG was prepared on 01 August 2025 -V18

NELSON POINT CTS 4017

1 Nelson Street Golden Beach Qld 4551

BALANCE SHEET

AS AT 10 AUGUST 2026

	ACTUAL 10/08/2026	ACTUAL 30/06/2026
OWNERS FUNDS		
Administrative Fund	923.54	2,650.94
Sinking Fund	45,191.74	45,191.74
TOTAL	**$ 46,115.28**	**$ 47,842.68**
THESE FUNDS ARE REPRESENTED BY		
CURRENT ASSETS		
Cash At Bank	46,115.28	47,842.68
TOTAL ASSETS	**46,115.28**	**47,842.68**
LIABILITIES		
TOTAL LIABILITIES	**0.00**	**0.00**
NET ASSETS	**$ 46,115.28**	**$ 47,842.68**

NELSON POINT CTS 4017

1 Nelson Street Golden Beach Qld 4551

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JULY 2026 TO 10 AUGUST 2026

	ACTUAL 01/07/26-10/08/26	BUDGET 01/07/26-30/06/27	ACTUAL 01/07/25-30/06/26
ADMINISTRATIVE FUND			
INCOME			
Levies - Administrative Fund	0.00	23,102.50	20,418.72
Discount - Admin Fund	0.00	(4,620.50)	(4,083.72)
TOTAL ADMIN. FUND INCOME	**0.00**	**18,482.00**	**16,335.00**
EXPENDITURE - ADMIN. FUND			
Bank Charges	0.55	0.00	0.00
Archive Fee	0.00	33.00	33.00
Tax Agents Fee	0.00	220.00	220.00
Kbw Body Corp Admin Fees	571.00	2,375.00	2,284.00
Community Power	0.00	555.00	138.57
Fire Equipment Svc	481.73	600.00	372.13
Insurance	0.00	6,857.00	6,234.08
Pest Control	0.00	740.00	726.00
Disbursements	0.00	627.00	603.00
P P & S-Extras	0.00	220.00	216.48
R & M - Gardens & Grounds	470.00	5,000.00	4,467.00
R & M General	89.76	700.00	567.01
Secretarial-Extras	0.00	440.00	46.20
Software Licensing Fee	114.36	115.00	110.70
TOTAL ADMIN. EXPENDITURE	**1,727.40**	**18,482.00**	**16,018.17**
SURPLUS / DEFICIT	**$ (1,727.40)**	**$ 0.00**	**$ 316.83**
Opening Admin. Balance	2,650.94	2,650.94	2,334.11
ADMINISTRATIVE FUND BALANCE	**$ 923.54**	**$ 2,650.94**	**$ 2,650.94**

NELSON POINT CTS 4017

1 Nelson Street Golden Beach Qld 4551

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JULY 2026 TO 10 AUGUST 2026

	ACTUAL 01/07/26-10/08/26	BUDGET 01/07/26-30/06/27	ACTUAL 01/07/25-30/06/26
SINKING FUND			
INCOME			
Levies - Sinking Fund	0.00	14,375.00	13,749.96
Discount - Sinking Fund	0.00	(2,875.00)	(2,750.04)
TOTAL SINKING FUND INCOME	**0.00**	**11,500.00**	**10,999.92**
EXPENDITURE - SINKING FUND			
Painting	0.00	0.00	9,902.00
Fire Audit/Equipment	0.00	0.00	587.73
Building	0.00	0.00	2,335.50
TOTAL SINK. FUND EXPENDITURE	**0.00**	**0.00**	**12,825.23**
SURPLUS / DEFICIT	**$ 0.00**	**$ 11,500.00**	**$ (1,825.31)**
Opening Sinking Fund Balance	45,191.74	45,191.74	47,017.05
SINKING FUND BALANCE	**$ 45,191.74**	**$ 56,691.74**	**$ 45,191.74**

NELSON POINT CTS 4017

ACCOUNTS SUMMARY

1 July 2026 to 10 August 2026

Date	Details	Payee	Amount
122	**Administrative Fund**	**BANK CHARGES**	
03/07/26	StrataPay BPay Fees		0.55
	Total:		**0.55**
125	**Administrative Fund**	**KBW BODY CORP ADMIN FEES**	
15/07/26	Admin Fees	Kbw Community Mgmt Pty Ltd	571.00
	Total:		**571.00**
1271	**Administrative Fund**	**FIRE EQUIPMENT SVC**	
04/08/26	Fire Equipment Svc	Fcf Fire & Elec S/Coast	481.73
	Total:		**481.73**
1502	**Administrative Fund**	**R & M - GARDENS & GROUNDS**	
13/07/26	July 2026	A1 Property Care	250.00
23/07/26	July 2026	Garden Jazz	220.00
	Total:		**470.00**
15020	**Administrative Fund**	**R & M GENERAL**	
01/07/26	June 2026	A1 Bin Cleaners	44.88
28/07/26	July 2026	A1 Bin Cleaners	44.88
	Total:		**89.76**
1682	**Administrative Fund**	**SOFTWARE LICENSING FEE**	
24/07/26	STRATAMAX		114.36
	Total:		**114.36**

ASSET REGISTER

NELSON POINT CTS 4017

Description	Type	Method of Acquisition	Date of Acquisition	Acquired from	Original Cost	Cost to date	Market Value
rainwater tank						**0.00**	
				Totals	**0.00**	**0.00**	**0.00**

Register Of Authorisations Affecting Common Property

NELSON POINT CTS 4017

Lot No	Date of Resolution	Authority Given To and Address	Description of Area Authorised for Use	Conditions and Description
ALL	11/08/2006	Airconditioning policy approved AGM 2006.	Approvals for air conditioning.	Owners request to be submitted to committee for approval by committee resolution.
5	01/01/2000	Lot 5	Blind on Balcony & Altered Balcony Glass (not recorded in minutes)	Not recorded - no date known
5	13/03/2018	Owner	condenser in the corner of the balcony, drain throuh laundry	As per FM

Sunshine Coast Office:
PO Box 287, Mooloolaba QLD 4557 (120 Brisbane Rd)
P 07 5458 5458 F 07 5478 0088
Email admin@kbw.com.au ABN: 28 112 050 334

Management Services Community Title Consultants

Body Corporate and Community Management Act 1997

ABN 46 736 384 758

NOTICE OF MAINTENANCE CONTRIBUTIONS

P D Leijen
65/1 Achnorage Esplanade
BANYA QLD 4551

Date of Notice	20 March 2026		
A/c No	5		
Lot No	5	Unit No	5
Contrib Ent.	1		
Interest Ent.	1		

Body Corporate for

NELSON POINT CTS 4017

Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/05/26 to 31/10/26	**01/05/26**	$1,701.56	$340.31	**01/05/26**	$1,361.25
Sinking Fund	01/05/26 to 31/10/26	**01/05/26**	$1,145.83	$229.17	**01/05/26**	$916.66
Totals			$2,847	$569		**$2,277.91**

Interest at the rate of 30.00% per annum (2.50% per month) is payable on overdue Levies.

AMOUNT PAYABLE: $2,847.39 (less $569.48 if paid by discount date = $2,277.91)

Please deposit your payment directly into the body corporate bank account using the detachable deposit slip below

Please make your cheque payable to Body Corporate for NELSON POINT

Teller stamp and initials

Amount Paid
$
Date Paid
/ /

MACQUARIE BANK

DEFT PAYMENT SYSTEMS

KBW COMMUNITY MGMENT PTY LTD

CARD OR DIRECT DEBIT

DEFT Reference Number: 245727565 1000 0000 053

BPAY

Biller Code: 96503
Ref: 245727565 1000 0000 053

Lot 5/ Unit 5
Nelson Point

Visit www.deft.com.au to pay by card or direct debit.
** Payments by credit card may attract a surcharge

Internet & Telephone Banking - BPAY
Make this payment from your preferred bank account or card
BPAY® Registered to BPAY Pty Ltd ABN 69 079 137 518

Post Billpay

Pay in-store at Australia Post by cheque or EFTPOS
All cheques must be made payable to:
BODY CORPORATE FOR NELSON POINT CTS 4017

NET AMOUNT DUE
DUE DATE 01/05/26

$2,277.91

*496 245727565 10000000053

Form 2 and Prescribed Certificates v1

Final Audit Report 2026-08-11

Created:	2026-08-11
By:	Otto Fischer (otto@premierconveyancinglawyers.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAcK6etJGUFCFMoJSBucWbv1sLVjlOGIjg

"Form 2 and Prescribed Certificates v1" History

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