

Disclosure Statement

Body Corporate and Community Management Act 1997 Section 206

Body Corporate:

Body Corporate For: LA-PADULA Community Title Scheme: 9141

Lot No: 2 on BUP6074

Address: 99 STAFFORD ROAD, KEDRON QLD 4031

Secretary of Body Corporate:

Name: KRISTEN ROWLAND **CHAIRPERSON:** TONY FARRY 0412 205 743

Postal Address: 99 STAFFORD ROAD, KEDRON QLD 4031

Email: **CHAIRPERSON:** fatmattress3@yahoo.com

Body Corporate Manager:

Name: N/A

Address: N/A

Telephone: N/A

Body Corporate Committee:

Is there a committee for the Body Corporate? ☒ Yes ☐ No

If there is a committee, is the body corporate manager engaged to perform the functions of the committee? ☐ Yes ☒ No

Annual Contributions and Levies:

Current Financial Year End: 30/06/2025*

Current Levy Year Issued: 30/06/2025*

If the "Current Financial Year" and the "Current Levy Year Issued" differ then the levies quoted in this disclosure statement are for the **Current Levy Year Issued**. Full year levies will be issued at the scheme's next AGM, within three months of EFY. This document will remain current until that AGM is held and new yearly levies are issued.

Administrative Fund Payable By This Lot:

Period Issued:	01/07/2024 - 30/09/2024	Due Date:	31/07/2024	Payable:	\$250.00
Period Issued:	01/10/2024 - 31/12/2024	Due Date:	31/10/2024	Payable:	\$250.00
Period Issued:	01/01/2025 - 31/03/2025	Due Date:	31/01/2025	Payable:	\$250.00
Period Issued:	01/04/2025 - 30/06/2025	Due Date:	30/04/2025	Payable:	\$250.00

DISCOUNT FOR PAYMENT DUE DATE: NIL **GROSS LEVY PAYABLE:** \$1,000.00

Sinking Fund Payable By This Lot:

Period Issued:	01/07/2024 - 30/09/2024	Due Date:	31/07/2024	Payable:	\$250.00
Period Issued:	01/10/2024 - 31/12/2024	Due Date:	31/10/2024	Payable:	\$250.00
Period Issued:	01/01/2025 - 31/03/2025	Due Date:	31/01/2025	Payable:	\$250.00
Period Issued:	01/04/2025 - 30/06/2025	Due Date:	30/04/2025	Payable:	\$250.00

DISCOUNT FOR PAYMENT DUE DATE: NIL **GROSS LEVY PAYABLE:** \$1,000.00

Other: SPECIAL LEVY FOR PLUMBING WORKS **\$521.50** (\$500.00 PAID BY LOT 2)

*NOTE: The owners do not have a determined financial year end. This year is Australian standard and may not match the schemes actual year end.

Schedule of Lot Entitlements:

Contribution Schedule Lot Entitlement:	1	Aggregate:	4
Interest Schedule Lot Entitlements:	1	Aggregate:	4

Improvements on Common Property for Which Buyer Will Be Responsible:	NOTHING SIGHTED IN RECORDS PROVIDED	
Body Corporate Assets Required To Be Recorded:	NOTHING SIGHTED IN RECORDS PROVIDED	
Information Prescribed under Regulation Module:	STANDARD MODULE - NIL	
Financial Statement Balances	Administrative Fund: \$2,069.98 as at 3/02/2025* Sinking Fund: \$1,823.56 as at 3/02/2025* <i>*NOTE: Amounts were advised by the Chairperson on day of search as current bank balances.</i>	
Insurance	Insurer:	HUTCH UNDERWRITING VIA BODY CORPORATE BROKERS (BCB) PTY LTD
	Policy No:	HRS11080290
	Building:	\$1,722,927
	Public Liability:	\$30,000,000
	Other:	LOSS OF RENT \$258,439, CATASTROPHE COVER \$519,878, LOT OWNERS FIXTURES \$172,293, VOLUNTARY WORKERS \$200,0000/2,000, FIDELITY GUARANTEE \$100,000. POLICY EXPIRES 10/07/2025
Signing:		
	<div>Seller / Sellers Agent</div>	<div>Witness – not required if signed electronically</div>
	<div>Date</div>	
Buyer’s Acknowledgement:	The Buyer acknowledges having received and read this statement from the Seller	
	<div>Buyer / Buyers Agent</div>	<div>Witness – not required if signed electronically</div>
	<div>Date</div>	

LA PADULA BODY CORPORATE

99 Stafford Road
Kedron Qld 4051

Mailing Address:
Unit 2, 99 Stafford Road
KEDRON QLD 4051

INVOICE / STATEMENT

Date: 8th January, 2025

To: Mikal Laguerre and Chadani Shrestha
Lot 2
Mikallaguerre@gmail.com
Chaniii.shrestha@gmail.com

Body Corporate fees for period 1st January, 2025 to 31st March, 2025

Admin Fund	\$250.00
Sinking Fund	\$250.00

	\$500.00

Total amount payable = \$500.00

**Due for payment on or before
31st March, 2025**

ACCOUNT DETAILS FOR PAYMENT BY DIRECT DEPOSIT:

A/C Name - 'La Padula' Body Corporate
A/C Type - Everyday Options A/c
Bank - Suncorp
BSB # 484-799
A/C # 043860321

***Late payment fees, as per Body Corporate policy
Are 2% per month on any amounts in arrears***

Body Corporate Chairperson – Tony Farry

Telephone M: 0412 205 743
Email: fatmattress3@yahoo.com

Account History EVERYDAY OPTIONS CARDCHQ - 043860321

17 items

3/02/2025	INTERNET TRANSFER DEBIT TO 130597325 REFERENCE NO 41642762	-\$1,600.00	\$2,069.98
10/01/2025	DIRECT CREDIT WEDMAIER KATHRYN UNIT3 FEES OCT-DEC	\$500.00	\$3,669.98
27/12/2024	DIRECT CREDIT BARLING U1 Q2 24_25	\$500.00	\$3,169.98
23/12/2024	DIRECT CREDIT BANK OF QLD UNIT 4 FEES	\$500.00	\$2,669.98
27/10/2024	OSKO PAYMENT TO 734177 541518 Lawn mowing services REFERENCE LAWN MOWING SERVIC	-\$60.00	\$2,169.98
21/10/2024	OSKO PAYMENT FROM Mikal Laguerre Levies REF NO 73355251	\$500.00	\$2,229.98
27/09/2024	DIRECT CREDIT BARLING U1 Q1 24_25	\$500.00	\$1,729.98
24/09/2024	DIRECT CREDIT BANK OF QLD UNIT 4 FEES	\$500.00	\$1,229.98
23/09/2024	DIRECT CREDIT BARLING U1 SpecialL 2024	\$521.50	\$729.98
21/09/2024	INTERNET EXTERNAL TRANSFER TO 037140 000323521 REF NO 52519471 MJB Fencing	-\$2,315.50	\$208.48
21/09/2024	INTERNET TRANSFER CREDIT FROM 130597325 REF NO 33267471	\$500.00	\$2,523.98
21/09/2024	OSKO PAYMENT TO 062600 10813145 Fire Extinguisher Check REF NO 57556290	-\$110.00	\$2,023.98
19/09/2024	DIRECT CREDIT WEDMAIER KATHRYN UNIT 3 B/C FEES	\$500.00	\$2,133.98
17/09/2024	OSKO PAYMENT FROM Mikal Laguerre Special Levy REFERENCE Special Levy REF NO 11640230	\$500.00	\$1,633.98
30/08/2024	DIRECT CREDIT BANK OF QLD UNIT 4 SPECIAL LEV	\$521.50	\$1,133.98
28/08/2024	BPAY DEBIT VIA INTERNET AGL Sales Pty Ltd 441897699014641006 REFERENCE NUMBER 583	-\$128.44	\$612.48
13/08/2024	CREDIT INTEREST	\$0.11	\$740.92

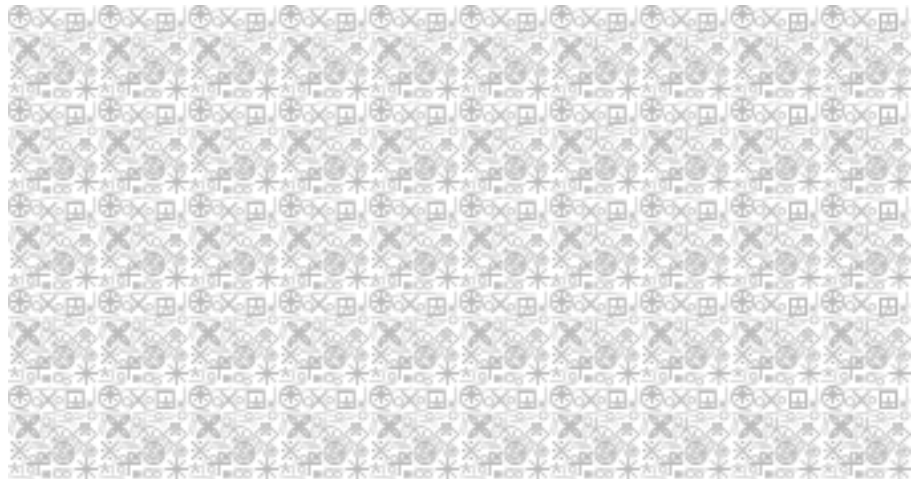
BODY CORPORATE "LA-PADULA"
UNIT 2
99 STAFFORD RD
KEDRON QLD 4031
AUSTRALIA

BSB Number	484-799
Account Number	043860321
Statement Period	14/02/2024 - 13/08/2024

Account Summary	
Opening Balance	\$2,008.86
Total Withdrawals	\$6,389.55 -
Total Deposits	\$5,121.61+
Closing Balance	\$740.92

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,008.86
1 Mar 2024	BPAY DEBIT VIA INTERNET	153.18		1,855.68
	AGL Sales Pty Ltd 441897699014641006			
	REFERENCE NUMBER 85051562			
11 Apr 2024	OSKO PAYMENT	110.00		1,745.68
	TO 062600 10813145			
	190247			
	REFERENCE 190247			
	REF NO 48598582			
12 Apr 2024	OSKO PAYMENT	60.00		1,685.68
	TO 734177 541518			
	Lawnmowing Service			
	REFERENCE LAWNMOWING SERVICE			
	REF NO 65304532			
15 Apr 2024	DIRECT CREDIT WEDMAIER KATHRYN		750.00	2,435.68
	UNIT 3 B/C FEES			
29 May 2024	BPAY DEBIT VIA INTERNET	129.24		2,306.44
	AGL Sales Pty Ltd 441897699014641006			
	REFERENCE NUMBER 36991381			
3 Jun 2024	DIRECT CREDIT BANK OF QLD		750.00	3,056.44
	UNIT 4 FEES			
	BALANCE CARRIED FORWARD			3,056.44



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			3,056.44
7 Jun 2024	DIRECT CREDIT Mikal Laguerre Body corporate fee		750.00	3,806.44
24 Jun 2024	DIRECT CREDIT BARLING U1 H1Levies 2024		750.00	4,556.44
8 Jul 2024	OSKO PAYMENT TO 734177 541518 Lawn mowing services REFERENCE LAWN MOWING SERVICES REF NO 32636330	60.00		4,496.44
8 Jul 2024	OSKO PAYMENT TO 734177 541518 Botanical plumbing call-out REFERENCE BOTANICAL PLUMBING CALLOUT REF NO 37377331	100.00		4,396.44
8 Jul 2024	BPAY DEBIT VIA INTERNET DEFT INSURANCE 40507629734233 REFERENCE NUMBER 75705440	3,691.13		705.31
9 Jul 2024	INTERNET TRANSFER CREDIT FROM 130597325 REF NO 53778701		1,600.00	2,305.31
9 Jul 2024	OSKO PAYMENT TO 064114 10273024 Concealed Leak Repair REFERENCE CONCEALED LEAK REPAIR REF NO 80791701	2,086.00		219.31
15 Jul 2024	DIRECT CREDIT WEDMAIER KATHRYN UNIT3 SPECIAL LEVY		521.50	740.81
13 Aug 2024	CREDIT INTEREST		0.11	740.92
	CLOSING BALANCE			740.92

Details are continued on the back of this page

Changes to Cheque Deposits

From 14 February 2025, your Terms and Conditions and Product Information Document will be updated with the removal of cheque deposit functionality on this account. These changes apply to all cheque deposits made to all Suncorp Bank accounts using Bank@Post, Automatic Teller Machines (ATM) and through Suncorp Bank Branches and Agency locations. Full details of the changes will be available on our website www.suncorpbank.com.au/cheques from 10 January 2025, at any Suncorp Bank Branch or by contacting us on 13 11 75.

Summary of Interest, Fees and Charges on this account for period 14 February 2024 - 13 August 2024

Suncorp Bank:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.11	\$0.11	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 75. For information on our complaint processes or to escalate a complaint with us visit www.suncorpbank.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

NEW BUSINESS TAX INVOICE

La Padula CTS
Kedron QLD 4031

Date: 08/07/2024
Invoice Number: 973423
Key Contact: Kim Boaza

Thank you for using our services to arrange this insurance cover.

Brief details of the 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	Strata Domestic
Insured	La Padula CTS 9141
Description	99 Stafford Drive, Kedron QLD 4031
Insurer	Hutch Underwriting
Policy Number	HRS11080290
Period of Insurance	10/07/2024 to 10/07/2025

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Admin Fee	Admin Fee GST	Invoice Total
\$2,711.58	\$ 0.00	\$ 200.00	\$ 291.14	\$ 268.41	\$ 200.00	\$ 20.00	\$3,691.13

Commission included within base premium = \$ 542.32 excl GST

Payment Options



DEFT Reference Number 40507629734233

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



*498 405076 29734233

Pay in-store at Australia Post by cheque or EFTPOS



Biller Code: 20362
Ref: 40507629734233

Body Corporate Brokers Pty Ltd

Want to pay monthly?



[Click here to accept online](#)

Total amount payable \$3,965.22
(includes application fee and credit charges)
or visit edge.iqumulate.com/myaccount
Enter code: **JP5ARFRREZ**

✓
Smooth out cash flow
Easy monthly payments
No additional security

Name: La Padula CTS 9141
Invoice No: 973423
Due Date: **24/07/2024**

1 st instalment of:	\$ 450.52
followed by 9 instalments of:	\$ 390.52
or Total Due:	\$3,691.13

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

Policy Number	HRS11080290
UMR	B6060500000642023
Period of Cover	4:00pm Local Time 10/07/2024 to 4:00pm Local Time 10/07/2025
Insured	La Padula CTS 9141
Interested Parties	None
Situation	99 Stafford Road, KEDRON, QLD, 4031

Cover

Section 1 Insured Property	Selected
Building Sum Insured	\$1,722,927
Common Area Contents	\$0
Temporary Accommodation Costs and Loss of Rent	\$258,439
Flood	Selected
Additional Catastrophe Cover	30%
Additional Catastrophe Cover	\$516,878
Unit Owners' Fixtures and Improvements	Selected
Unit Owners' Fixtures and Improvements	\$172,293

Section 2 Property Owner's Legal Liability	Selected
Limit of Liability	\$30,000,000

Section 3 Voluntary Workers	Selected
Death	\$200,000
Total Disablement (per week)	\$2,000

Section 4 Fidelity Guarantee	Selected
Sum Insured	\$100,000

Section 5 Office Bearers Legal Liability	Not Selected
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Section 6 Machinery Breakdown	Not Selected
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Section 7 Government Audit and Related Covers	Selected
Part A: Government Audit Expenses	\$25,000
Part B: Health & Safety Legal Expenses	\$100,000
Part C: Legal Expenses	\$50,000

Section 8 Cyber	
Cyber Coverage Sum Insured	\$10,000

Excesses

The Excess payable for each section is detailed below. Unless noted as "in addition", where multiple Excesses are payable for claims arising from a single Event, only the highest will apply.

Section 1 Insured Property

Standard	\$1,000
Earthquake Excess	\$500 in addition

Section 2 Property Owner's Legal Liability

Liability Imposed Excess	\$1,000
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Section 3 Voluntary Workers

Voluntary Workers Imposed Excess	\$1,000
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Section 4 Fidelity Guarantee

Fidelity Guarantee Imposed Excess	\$1,000
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Section 7 Government Audit and Related Covers

Part A: Government Audit Expenses	\$1,000
Part B: Health & Safety Legal Expenses	\$1,000
Part C: Legal Expenses	\$1,000 plus 10% contribution in addition

Section 8 Cyber

Cyber Excess	\$1,000
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Policy Wording

Hutch Residential Strata version HRS6

Imposed Conditions

None

Notes

None

Document template version: 01.08.01.00

This is a summary only. Full Terms and Conditions are as per the Insurer's Product Disclosure Statement/Policy Wording.

Building Details:

Year Built	1984	External Walls:	Brick/concrete	% of Commercial Lots:	0
No. of Lots:	4	Roof:	Concrete tile	% Holiday Let	0
No. of Storeys:	3	Floors:	Concrete	No. of Lifts:	0
Rewired/replumbed:	None advised	Claddings	None advised	No. of pools:	0
OTHER			None advised		

If any of the above details are incorrect please advise either BCB or your Strata Manager as a change in your details may result in either a variation to your insurance terms or a withdrawal of cover in certain circumstances.

ADDITIONAL COVERS AVAILABLE

The Owners Corporation may wish to consider cover for the following contingencies:

Machinery Breakdown

You may need this cover if you have the following –

- Lifts, escalators and inclinator
- Other electrical and mechanical machinery, boilers and pressure vessels and other similar plant.
- Fusion for large motors

Fusion is covered for electric motors not exceeding \$5,000 in value as per the terms and conditions of the policy.

If you have motors of a higher value you may need to consider obtaining Machinery Breakdown insurance which also includes fusion.

Catastrophe Insurance Cover available up to 30% of Building Sum Insured for an additional premium.

Office Bearers Liability To increase your sum insured to \$2,000,000 (min recommendation). A quotation will be arranged upon request.

Please contact your strata manager or BCB for more information.

Please see below table for the breakdown of the Total Insurance Costs and remuneration

Itemised Insurance costs	This renewal
base premium (incl commission if applicable)	\$2,711.58
ESL	\$0.00
Stamp Duty	\$268.41
Underwriting Agency Fee	\$200.00
Broker fee	\$200.00
GST * all items	\$311.14
Total Insurance costs	\$3,691.13
Commission from Insurance	\$542.32
Allocation of Strata Insurance Remuneration	
Broker share of remuneration excl GST	\$742.32
Strata Manager Organisation share of remuneration excl GST	\$0.00

The above breakdown contains the following standard abbreviations;

Emergency Services Levy (ESL), Fire Service Levy (FSL) & Goods & Services Tax (GST)

The 01 July 2024 SCA Best Practice Guidelines require changes to the way insurance premiums and commissions are disclosed. BCB is committed to adhering to best practice and aligning to the Insurance Brokers Code of Practice which was updated in November 2023 and as such we have changed the way we display the details about the insurance premium we are asking you to pay. Please refer to the *Insurance Disclosure and Premium Breakdown* section of our renewal presentation which now tables the insurance premium breakdown.

NOTICE TO INTENDING INSURED

General Advice Warning

Any reference in this document to “you” or “your” is a reference to the insured.

Any advice we provide in this document is of a general nature only and may be based on incomplete or inaccurate information, and details about policies of insurance represent summary information only. Before acting on this advice you should consider its appropriateness in light of your particular objectives, needs and financial situation. For full details, terms and conditions, limits and exclusions in respect to any policy of insurance you should refer to the policy summary in this document, the policy wording, and to the relevant Product Disclosure Statement (PDS) which is available from your strata manager, our website, or by contacting us. For more information about BCB’s significant relationships and remuneration arrangements please refer to our Financial Services Guide.

Important Notices

We draw your attention to the following important notices which may affect claims settlements under your policy. These notices are provided in the context of our general advice to you. Please carefully review your policy documents and schedule to ensure you understand the conditions for your own particular circumstances. For any questions you may have concerning the cover provided please contact BCB.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know or could reasonably be expected to know, is relevant to the insurer’s decision whether to accept the risk of the insurance and if so, on what terms. You also have the ongoing obligation to truthfully and accurately answer any requests for information from either BCB or your insurer.

You have the same duty to disclose those matters to the insurer before you **renew, extend, vary or reinstate a contract of general insurance**.

You do not need to disclose any matter that:

- That diminishes the insurer’s risk
- That is of common knowledge
- That the insurer knows or as an insurer should know; or
- That the insurer tells you they do not need to know

Consequence of Non-Disclosure

If you fail to comply with your duty to disclose, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Remuneration

Body Corporate Brokers Pty Ltd income	\$ 742.32 (excl GST)
Authorised Representative income	\$ 0.00 (excl GST)

Average or Co-insurance Clauses

Some policies contain an “average” or “co-insurance” clause which may reduce the amount of a claim payable under the policy. Consequently, where property is insured for less than full replacement value, owners may find they are liable to pay a portion of the loss or damage as self-insured.

In any policy, the insurer’s maximum liability is limited to the sum insured or policy limit. Therefore it is very important that owners select sums insured which represent full replacement value for property or other limits under their policy which reflect their potential exposure to financial loss

‘Claims Made and Notified’ Provisions

Sections of your insurance policy relating to Office Bearer’s Liability, and where applicable sections covering Government Audit Costs and Legal Expenses, are arranged on a ‘claims made and notified’ or similar basis. This means that (subject to the other terms of the policy) these sections of the policy only provide cover for claims first made against you and notified to the insurer during the period of insurance. You should therefore ensure that any incident – or notice that is given to you – that may give rise to a claim is reported to BCB without delay when such incident or notice first comes to your attention.

Major Exclusions and Uninsured Risks

Please also note that policy sections not selected by you are marked in our summary as "Not Selected" or 'Not Insured'. If you believe that you require cover for any of these Uninsured Risks exposures or any other major perils currently excluded, please contact us to discuss your options.

Cooling Off Period

All policies are subject to a minimum cooling off period of 14 days, most strata insurers specify 21 days. Terms of the cooling off period – including the amount of premium that may be refunded – will vary across insurers and policies. Please refer to your PDS for your insurer's cooling off period. If you wish to cancel during the cooling off period, you must tell us during this period and we will notify the insurer.

Sums Insured

BCB has not reviewed the adequacy of the sums insured selected, and strongly recommends that you carefully consider whether the sums insured you have selected are sufficient. If you determine that your level of cover is insufficient, please contact us to arrange amendment.

Flood

We draw to your attention that flood is often a standard exclusion under the policy, please refer to your policy summary, PDS and policy wording to see if you have flood cover. If you specifically believe that you require cover for flood, please contact us to discuss your options.

New Claims

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date the insurers have quoted their terms and the inception date of the cover. If claims do occur during this period, the insurers have the right to revise their terms quoted or withdraw their quotation.

Hold Blameless/Waiver of Rights/Subrogation

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's chance of recovery from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

Others Parties' Interest

This contract only covers the interest in the property of the named insured and does not extend cover to the interest of any third party in such property.

Complaints and Disputes

Clients who are not fully satisfied with our services should contact our Complaints Officer (02 9024 3850). We are members of the Financial Ombudsmen Service (FOS) and its successor the Australian Financial Complaints Authority (AFCA). BCB adopts the General Insurance Brokers Code of Practice. Further information is available from our office, or contact FOS or AFCA at:

Financial Ombudsman Service Australia
if lodged before 1 November 2018;
Online : www.fos.org.au
Email : info@fos.org.au
Phone: 1800 367 367
Mail : Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

Australian Financial Complaints Authority
if lodged on or after 1 November 2018;
Online : www.afca.org.au
Email : info@afca.org.au
Phone 1800 931 678
Mail : Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Refund of Premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Body Corporate Brokers reserves the right to retain all commission, broker fees and similar charges.