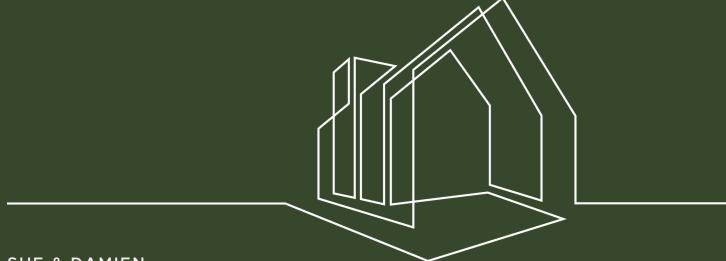
PROPERTY DISCLOSURES & ACKNOWLEDGMENTS



SUE & DAMIEN

021 793 822 | 021 387 345

ownrealestate.co.nz

POWERED BY OWNLY LTD. LICENSED REAA 2008



| | ty Addres | 363 Kamo Road, Kamo | |
|----------------------------|-------------------------------------|--|---|
| iting | Salespers | on/people Sue Maich & Damien Davis | |
| /enc | lor to c | omplete the following disclosures at time of listing: | |
| | or's War | | |
| | | g a Sale & Purchase Agreement, the Vendors Warranties clause requires that: | |
|) You overn | have not | received any notice or demand and have no knowledge of any requisition or outstanding requirement, from any hority or other statutory body, or under the Resource Management Act 1991; or from any tenant of the proper | / local or ty; or from |
| | | knowledge or notice of any fact which might result in proceedings being instituted by or against the vendor or the property. | e purchaser |
| you a | are unabl | e to warrant either of the above, please describe: | |
| otes: | | | |
| | | | |
| | | | |
| nsura | nce | | |
| isura | / | | |
| No | √ Yes | Have you ever made any insurance or EQC claims in connection with the property? | |
| No | Yes | Have you had any insurance declined, canceled, renewal refused, terms or conditions imposed or claim decline | d on this pro |
| YES | to any o | the above, please explain: | |
| dee | J roc | | |
| | 7 100 | of replaced after sterm - some water damage in a | prege |
| rope | | | prege |
| / | | osures (include notes for further detail) Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? | event they |
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| No No No | rty Discl | osures (include notes for further detail) Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issues. | , possible is or ks and keys |
| No No No | Yes | osures (include notes for further detail) Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issue Council Encroachments at the property? Is everything in proper working order, including but not limited to electrical fittings, appliances, plumbing, locand remotes to all outside doors, wood burners, heating, security systems and airconditioning and including a | , possible is or ks and keys |
| No No No | rty Discl Yes Yes Yes | Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issue Council Encroachments at the property? Is everything in proper working order, including but not limited to electrical fittings, appliances, plumbing, locand remotes to all outside doors, wood burners, heating, security systems and airconditioning and including a intended chattels? | , possible is or ks and keys |
| No No No No | rty Discl Yes Yes Yes | Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issue Council Encroachments at the property? Is everything in proper working order, including but not limited to electrical fittings, appliances, plumbing, loci and remotes to all outside doors, wood burners, heating, security systems and airconditioning and including a intended chattels? Does the property display characteristics of asbestos presence? | , possible is or ks and keys |
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| No No No No No | Yes Yes Yes Yes Yes Yes Yes Yes Yes | Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issue Council Encroachments at the property? Is everything in proper working order, including but not limited to electrical fittings, appliances, plumbing, loci and remotes to all outside doors, wood burners, heating, security systems and airconditioning and including a intended chattels? Does the property display characteristics of asbestos presence? Does the property display evidence of the presence of Dux Qest plumbing? Does the property display evidence of the presence of weatherside cladding? | , possible es or ks and keys Il of the |
| No No No No | Yes Yes Yes Yes Yes Yes Yes Yes Yes | Is the vendor aware of any pending works on adjoining properties or in the immediate area, (especially in the have signed related agreements or consents to) which may affect a customer's decision to purchase? Are there any areas of concern relating to the property and it's neighbourhood? For example, criminal activity nearby developments, unusual death at the property, neighbourhood disputes, boundary issues, fencing issue Council Encroachments at the property? Is everything in proper working order, including but not limited to electrical fittings, appliances, plumbing, loci and remotes to all outside doors, wood burners, heating, security systems and airconditioning and including a intended chattels? Does the property display characteristics of asbestos presence? Does the property display evidence of the presence of Dux Qest plumbing? Does the property display evidence of the presence of weatherside cladding? Are there keys and/or remotes (if applicable) for every external door? Is there insulation: in all external walls (ex-garage)? No yes Unsure U | , possible es or ks and keys Il of the |

| _ No | ✓ Yes | Is the property connected to town services? - water, stormwater, sewage? If, no, describe fully the property's arrangements and detail servicing arrangements, in | cluding wh | ien last sei | rviced? |
|-------------|------------|--|-------------------------------|---------------|-------------|
| | | | | | |
| No | Yes | Will there be water/electricity/gas available for the new owner on settlement? | | | |
| √No | Yes | Is there any evidence of the property having been used, currently or in the past as a molaboratory? If, yes, please detail: | ethamphet | tamine | |
| | | If, yes, was the property professionally remedied? Can you provide evidence of this? No Yes | | | |
| No | Yes x2. | Does the property have a wood burner or open fire? place? When was it last serviced? 203 | | | |
| √No | Yes | Are there any retaining walls on or about the property? Is there a Code Compliance Certificate or Permit available (where applicable)? Is there any evidence of movement in the wall/s? If so please explain | □No □No | Yes Yes | □ N/A |
| V No | Yes | Has any building or any part of the property ever been subject to flooding, landslip or e | earthquake | e damage? | |
| No | Yes | Is there or has there been previously been any blocked pipes, drains or services, includ water and gas? | ing commi | unications | , sewer, |
| No | Yes | Is there any evidence or issues relating to the structural integrity of the dwelling, e.g. b movement, walls removed? | uilding su | bsidence, | signs of |
| No | Yes | Have the appropriate Permits or Code Compliance Certificates been issued for the pro- completed after the original build? | perty inclu | ding renov | vation work |
| No | Yes | Have any fully-tiled showers been installed? (They will need a CCC) | | | |
| No | Yes | Is there any evidence of current or past insect, rodent or animal issues on the property | <i>i</i> ? | | |
| | | Are there Outbuildings/ Conversions/ Extra Accommodation/ Garage(s) |]No x2 | one - gine | on LIM. |
| | | a) are they fully City Council compliant for their claimed type of use? | □No | Ves | □ N/A |
| | | b) is there anything about them that should be disclosed to buyers? | No | Yes | |
| | | c) are they fully operational (completed, permanent power supplied etc)? | □No | Yes | POWER TO BO |
| No N/A Unsu | Yes | If the property is a rental property does the home met the "healthy homes" requirement the healthy homes standards became law on 1 July 2019. The healthy homes standards introduced heating, insulation, ventilation, moisture ingress and drainage, and draught stopping in rental procomply within 120 days of any new or renewed tenancy after 1 July 2021, with all private rentals www.tenancy.govt.nz | e specific an operties. Al | l private rer | ntals must |
| ☐ No | Yes | Unsure N/A If the property is a Unit Title, Cross Lease, Company Share and/or has a occupation, is there any limitation on normal residential activity (e.g. having pe | | | |
| Additic | onal Note | :: (if required) | | | |
| | | | | | |
| | | | | | |
| | | | | | |

| Leaks Disclosi | | | | |
|--|--|--|---|--|
| No Yes | Was any part of ar weathertightness | ny building (or alterations to) construissues. | icted in 1990 – 2005? (This per | riod is noted for potential |
| √ No □ Yes | flood damage, fail | ware of any weathertightness or wat ed offers, remedial action applied to any building forming part of the prop | any problem area(s) or any ma | |
| The following of available and if LIM Available Title & Instrum Building report CCC Available HH report ARC Available Building Conse | f provided tick to con ble nents □Available t □Available ble Available | r e to buyers via the buyer document I firm they are in the Buyer Info Pack. Uploaded to Buyer Documents Uploaded to Buyer Documents | ink upon request. Agent will n | ote or cross out all the documents |
| Sanitary report | ts, QC data, OA certificates? | | | |
| Other | | | Uploaded to Buyer | Documents |
| | | to ownly and the listing salesperson | | |
| | | become aware of between listed da | | votes. (ii required) |
| If I am aware, o within the last offer on the ba | to be maintained dur or become aware dur twelve months on the sis of a professional r | ring the course of the listing by the sing the course of the listing, that (une property that did not progress to creport or was unable to arrange finar understanding of the reason for the | salesperson. der ownly or any agency);that onfirmation or settlement, or a nce or insurance because of an | there has been an accepted offer a potential Purchaser withdrew an |
| If I am aware, of within the last offer on the balance explained below | to be maintained dure or become aware dure twelve months on the sis of a professional r w, together with our | ring the course of the listing by the s ing the course of the listing, that (un e property that did not progress to c report or was unable to arrange finar | salesperson. der ownly or any agency);that onfirmation or settlement, or a nce or insurance because of an failure, if it is known. | there has been an accepted offer a potential Purchaser withdrew an issue with the property, it will be |

Disclosures - Page 3A

- The WDC LIM dated 8 September 2025 reveals that the WDC were unable to locate the building file for the original dwelling
- Permits have been granted for the below
 - o retaining walls (18/03/1982
 - o Erect an addition (1708/1982)
 - o Erect a tool shed (11/08/1983)
 - o Cross footway (0406/1982)
 - o Drainage connection (22/06/1982)
- The fully tiled showers do not appear to be consented in the WDC LIM the work was completed by refresh renovations Whangarei
- A CCC is issued for the free-standing fire 28/05/2003
- The open fire in the lounge has not been used by the present owners, and the condition is unknown. We advise buyers to complete their own due diligence if they intend to use it.
- The property is located in WDC mining hazard area 2
- WDC hazard map identifies two small sections of moderate susceptibility to land instability (not where the house is sited)

Vendor Declaration

"The above information has been provided to the best of our knowledge, accurately and in good faith. If we are aware of any defects above or below the ground that could affect the property's weathertightness, durability or habitability we have disclosed them herein. Anything discovered subsequently will be disclosed to the salesperson in writing. We understand the information in this document or subsequent information provided is required by law to be disclosed to Purchasers".

| Kevin Rodger Grundy | * Ketin | 26.08.25 |
|----------------------|--|----------|
| Name | Signed by the Vendor(s) or authorised person | Date |
| Janis Christine Long | X Janie Christ | 26.08.25 |
| Name | Signed by the Vendor(s) or authorised person | Date |
| | | |
| Name | Signed by the Vendor(s) or authorised person | Date |
| | | |
| Name | Signed by the Vendor(s) or authorised person | Date |

| Title In | formation (Salesperson to complete after listing and before launching on the market) | |
|--|---|-------------|
| Address | 363 Kamo Road, Kamo 25 August 2025 | |
| ESTATE | Freehold Cross-Lease (Fee Simple) Stratum in Freehold (Unit Title) or: | |
| or engag | tle will not provide any guarantee regarding boundaries or land size and nor can the salesperson. If you have any doubts you should research furi e a surveyor to verify the exact boundaries. Mortgages or Caveats: These should be cleared on settlement (i.e before you move in.) If an interes al on the title applies to this land the box next to the explanation is to be marked. | her t or |
| | TLE YET TO BE ISSUED This property can be purchased but any sale and purchase agreement must be conditional upon the cle being issued and being acceptable to your lawyer. | |
| Ap | purtenant to/ Dominant Tenement/ Benefited Land: If an Interest begins with or includes these words, it is for the benefit of this d. | |
| wo | oject to/Servient Tenement/Burdened Land: If an Interest begins with or includes these words, this land gives the benefit. If the rding includes the phrase 'In Gross', the benefit is usually given to a City Council or a supplier of services like water, sewage, and mmunications. | |
| 100 | sements: These grant benefits or rights to cross land and usually refer to above-ground or underground services and Rights of by. Sometimes they refer to Party Walls. | |
| | source Management Act 1991. If the property was developed after 1991 there should be reference to the RMA which ally implies the development was consented under that Act. | |
| on | ncing: Covenant, Provision or Agreement. A Covenant usually has a life of only 12 years or applies until the first purchaser sells it (unless it involves Crown land). A Provision is usually like a Covenant. Fencing Agreements differ and are usually an angement between current owners and neighbours to do (or not do) something that expires when one party sells. If it is gistered on the title its terms can pass on to and commit a new buyer to the agreement. | |
| he | od Covenant, Encumbrance: This will usually bind current and future owners to conditions such as construction style, fence ight, position of buildings etc and is often very detailed. Buyers must be clear as to how these conditions might affect ir future use of the property. | |
| | nsent Notice: Consent notices are usually issued by City Councils making certain stipulations about construction and land use. terms will probably bind current and future owners. | |
| | ilding Line Restriction (ancient measure from road): Even if noted, these now rarely apply and have been replaced by conditions the District Plan. Internal Building lines may still apply. | |
| CONTRACTOR OF THE PARTY OF THE | gal, Crown Minerals, Acts of Parliament, Gazette Notices etc: These items imply Crown ownership applies or some legislative ect. We suggest you seek legal advice. | |
| rul lav an Lea | oss lease Properties (see below) We will attach a copy of the Memorandum of Lease (if it is available). The Lease contains the es applying to occupation and use. These are usually standard conditions but if we are aware of special rules we (or your explain them to you. The Title includes a Flats Plan and you should compare this to what is actually on the property defined check for a changed 'footprint'. Please also ask your lawyer to explain this type of Estate, to check the Flats Plan against the asse and to check the wording of the Lease. Lease Title N/A | |
| □ No □ No □ No | ☐ Yes ☐ In relation to the original floor plan, have there been any alterations to the external dimensions of the dwelling? ☐ Yes ☐ Yes ☐ N/A ☐ Is there evidence of the other cross lease owners approval of these changes? | ient. |
| □ No □ No | ☐ Yes ☐ N/A ☐ Does the flats plan appear accurate? ☐ Yes ☐ The salesperson has obtained a copy of the memorandum of lease and it is available for viewing. Please ensure your law explains any restriction that may affect your use of the property on the memorandum of lease. | yer |
| Unit Ti | | |
| □ No I | Yes A longterm maintenance plan is available | |
| and the same of th | t Plan Authority Property Zoning (proposed district plan) General residential zone | |
| ☑ No | | |
| ☐ No │ | Yes If there are any other features that may be of interest to a prospective purchaser, note it below. | |
| Additio | onal Salesperson notes regarding the District Plan (Local Authority Plans/ Intentions): (if required) | |
| Mining | hazard area 2 | |

Information to Purchasers

A Title is a legal document that sometimes contains complex content beyond the knowledge of the Salesperson. The Salesperson's opinion and information, while given here with the best of intentions, may not be legally or factually correct. It is important that you are clear on what notations on the Title mean and how they may impact on your purchase and/ or the use of the property. We strongly recommend that you seek the professional advice of your lawyer or make further enquiries, especially if you have any doubts about the information given or have questions that the salesperson is unable to answer to your satisfaction.

District Plan (Local Authority Plans/ Intentions): NB: Any or no comment in the 'Salesperson Note' section above regarding the district plan does not purport to be exhaustive. We recommend you consult your local authority for more information.

Size etc. of Land and Buildings: The information in the Title, marketing material and other documents is derived from outside sources and we cannot guarantee its accuracy. If buyers have any doubts about the given information they are strongly recommended to make further enquires or seek professional advice.

Notes on Weathertightness, Dux Qest and Asbestos

Cladding products or systems as follows, may be associated with weathertightness issues. These products include but are not limited to:

- Polystyrene
- Cement Board Sheeting (often texture-coated)
- Stucco

Building designs with the following may also be considered at risk:

- narrow or no eaves
- internal gutters
- decks above ground floor
- And/or exposed flat areas above internal rooms, e.g. deck, roof.

From September 1995 to 2005, kiln dried untreated timber was permitted to be used in construction and building designs of that era often excluded cavities in external walls.

20,000 to 40,000 houses in the mid 1970's to late 1980's were built using Dux Qest plumbing, a system known for spontaneously failing. Many properties have been replumbed, wholly or partially.

Houses built pre-2000's may have some building products that contain asbestos.

Weatherside is a tempered hardboard, made from wood fibres which have been glued together. Issues occur when moisture ingress causes the glue in the cladding to fail, this is often due to un-maintained paint systems, cracking, or damage to the cladding.

Purchaser's please note carefully:

- The Vendor is only responsible for work they have completed.
- The Salesperson must disclose any issue known to them but is not required to uncover hidden defects and is not qualified to assess documents such as LIM reports, council files and building reports.

Purchasers are strongly advised to seek professional advice to establish the true condition and status of the property, so they are aware of any existing or possible future problems, as well as the property's suitability for their use, even if you are in competition or in a 'multi-offer' situation.

| lesperson Sue Maich & Damien Davis | Signature 4 | mauli | Black |
|------------------------------------|-------------|-------|-------|
| | | | |
| | | | |
| | | | |
| | | | |



policies, rules and maps to manage how and where where related provisions and mapping are subject our District develops. The plan includes blue links The Operative District Plan contains objectives, n the text and Map Index (in Part 4) to indicate

Council Seals

to a Plan Change.

Reset 363 Kamo Road Whangarei

363 Kamo Road Whangarei Multiple titles references Lot 1 DP 392975 13458 Rates property ID: Legal Description: Title Reference: Rates property address:

Associated District Plan Layers

found

1872

Survey area (m2):

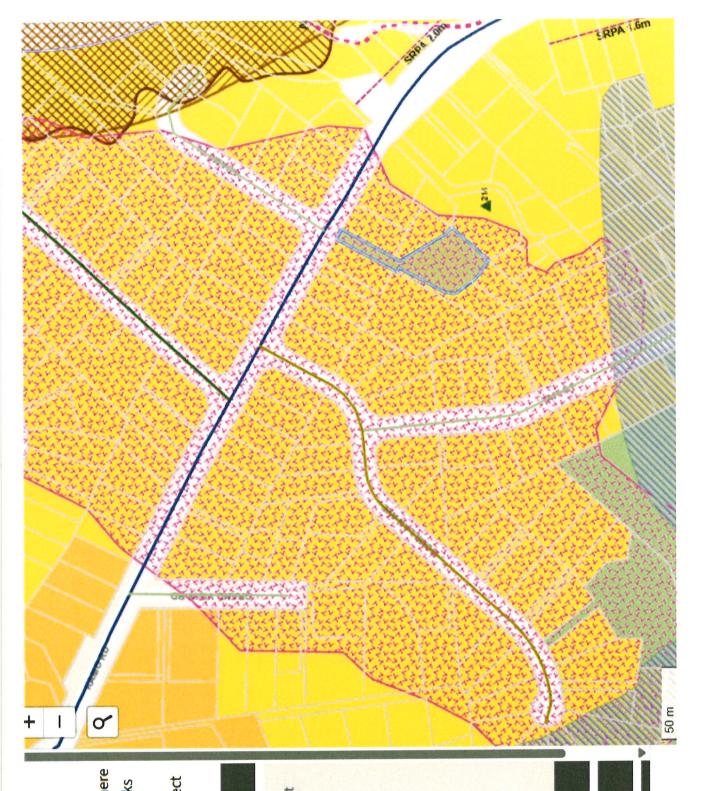
General residential zone

Mining hazard area 2

Part 1: Introduction and General Provisions

Part 2: District-Wide Matters





| have gained access to all areas of the property needed and have viewed all information necessary to make an informed by the selection. No Ves | rope | | 1. |
|--|----------------------------------|--|--|
| No | | rty to be pu | rchased in the name/s of |
| No | | | I have gained access to all areas of the property needed and have viewed all information necessary to make an informed |
| Boundaries; The salesperson cannot, and so has not, defined these for you. A professional surveyor can provide accurate boundary information. OK, Undestood OK, Undestood | | | |
| Are you intending to use the property in alignment with District Zoning and have you done your own due diligence about the tramifications of the specific zoning for this property? No Yes | _ No | ✓ Yes | |
| OK, Understood the ramifications of the specific zoning for this property? No | No | ✓ Yes | |
| registration may be relevant, you are recommended to seek professional advice regarding tax on rental properties. OK, Understood OK, Underst | Z oĸ, | Understood | Are you intending to use the property in alignment with District Zoning and have you done your own due diligence about the ramifications of the specific zoning for this property? |
| Do, you understand that, should you obtain a building inspection report and you subsequently choose not to confirm on the basis of that report, you must provide that report to the Vendor at their request, in accordance with the General Terms of Sale. No | No | ✓ Yes | Legislation/ tax changes to rental properties tax may apply and for some properties (e.g., lifestyle, rural) GST and GST registration may be relevant, you are recommended to seek professional advice regarding tax on rental properties. |
| the basis of that report, you must provide that report to the Vendor at their request, in accordance with the General Terms of Sale. No ves Unconditional Offers: There are risks when you have no special conditions. In making an 'unconditional' offer you are accepting the property's Title without chance of further review. The deposit must be paid immediately. OK Understood I with the place of the property's Title without chance of further review. The deposit must be paid immediately. Sales information may be used in pre-settlement marketing e.g. advertising the 'sold' result and all details of interest around that sale. No ves Are you entering into this transaction voluntarily and without duress? Complaints Policy (all real estate agents are required to have a formal complaints policy) The agency 'ownly' would prefer any complaint to be in writing (but it can be advised otherwise) and delivered promptly to the Supervising Agent: Kelth Ward Email: Supervision@ownly, nz. Cell: 027 288 8813. As soon as we know about it, we will attend to it fair and promptly. Customers don't need to advise the agency 'ownly' of a complaint, they have the right to make their complaint direct to the Real Estate Authority (REA), a government body charged with overseeing and regulating the real estate industry. The REA can be contacted on; 0800 367 7322 or email info@rea.govt.nz All named Purchaser's are required to confirm that all acknowledgments and questions are read and understood and they have read and understood this entire 8 page Property Information Pack and Disclosures. Date of both. | ✓ ок, | Understood | Finance: The S & P Agreement may require evidence of non-availability. Do you understand that, should finance not be approved, you must provide evidence of this in accordance with the General Terms of Sale? |
| No Wes accepting the property's Title without chance of further review. The deposit must be paid immediately. OK Understood If this is a Unit Title, please confirm you have received a Pre-Contract Disclosure prior to making this offer. Sales information may be used in pre-settlement marketing e.g. advertising the 'sold' result and all details of interest around that sale. No Ves Are you entering into this transaction voluntarily and without duress? Complaints Policy (all real estate agents are required to have a formal complaints policy) The agency 'ownly' would prefer any complaint to be in writing (but it can be advised otherwise) and delivered promptly to the Supervising Agent: Keith Ward Email: Supervision@ownly.nz Cell: 027 288 8813. As soon as we know about it, we will attend to it fair and promptly. Customers don't need to advise the agency 'ownly' of a complaint, they have the right to make their complaint direct to the Real Estate Authority (REA), a government body charged with overseeing and regulating the real estate industry. The REA can be contacted on; 0800 367 7322 or email info@rea.govt.nz All named Purchaser's are required to confirm that all acknowledgments and questions are read and understood this entire 8 page Property Information Pack and Disclosures. Date of both | □No | ✓ Yes | the basis of that report, you must provide that report to the Vendor at their request, in accordance with the General |
| Sales information may be used in pre-settlement marketing e.g. advertising the 'sold' result and all details of interest of the control of t | □No | Yes | Unconditional Offers: There are risks when you have no special conditions. In making an 'unconditional' offer you are accepting the property's Title without chance of further review. The deposit must be paid immediately. |
| Sales information may be used in pre-settlement marketing e.g. advertising the 'sold' result and all details of interest around that sale. No | □ок, | | If this is a Unit Title, please confirm you have received a Pre-Contract Disclosure prior to making this offer. |
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| The agency 'ownly' would prefer any complaint to be in writing (but it can be advised otherwise) and delivered promptly to the Supervising Agent: Keith Ward Email: Supervision@ownly.nz. Cell: 027 288 8813. As soon as we know about it, we will attend to it fair and promptly. Customers don't need to advise the agency 'ownly' of a complaint, they have the right to make their complaint direct to the Real Estate Authority (REA), a government body charged with overseeing and regulating the real estate industry. The REA can be contacted on; 0800 367 7322 or email info@rea.govt.nz All named Purchaser's are required to confirm that all acknowledgments and questions are read and understood and they have read and understood this entire 8 page Property Information Pack and Disclosures. Which is a page of birth Date of birth | □No | V Yes | Are you entering into this transaction voluntarily and without duress? |
| they have read and understood this entire 8 page Property Information Pack and Disclosures. Furchaser 1 Name Date of birth Date | and | d promptly. Real Estat | Customers don't need to advise the agency 'ownly' of a complaint, they have the right to make their complaint direct to e Authority (REA), a government body charged with overseeing and regulating the real estate industry. The REA can be |
| Date Furchaser 2 Name Date of birth Date | All i | named Pu y have rea | chaser's are required to confirm that all acknowledgments and questions are read and understood and dand understood and dand dand understood this entire 8 page Property Information Pack and Disclosures. |
| Jurchaser 2 Name Date of birth Date Date of birth Date Date of birth Date | | | |
| Date Date Date Date of birth Date of birth Date of birth | Purchase | er 1 Name | Date of birth |
| Date Date Date Date of birth Date of birth Date of birth | | | |
| Date of birth Date of birth Date | | | |
| Date | Signed b | y the Purchase | Date |
| Date | Signed b | y the Purchasei | Date of birth |
| | Signed b | y the Purchasei | Date of birth |
| urchaser 3 Name Date of birth | Signed b | y the Purchased | Date of birth |
| urchaser 3 Name Date of birth | Signed b Purchase Signed b | y the Purchasel or 2 Name y the Purchasel or 3 Name | Date of birth Date of birth Date of birth |
| | Signed b Purchase Signed b | y the Purchasel or 2 Name y the Purchasel or 3 Name | Date of birth Date of birth Date of birth |

General legal information for buyers and sellers

There are a lot of legal requirements to be aware of when entering into a sale and purchase agreement. It is important to be fully informed and understand any potential issues that may arise when it comes to selling or purchasing a property.

To help you be as informed as possible, we have listed some of the important considerations below. Your Salesperson and ownly encourages you to discuss things further with your team of experts and seek legal advice to obtain further clarification.

Bright-Line Test

The bright-line test in New Zealand determines whether the profit from selling residential property is subject to income tax, based on the duration of ownership. As of 1 July 2024, significant changes have been implemented:

Current Rules (Effective 1 July 2024):

Bright-line Period: If you sell a residential property on or after 1 July 2024, the bright-line test applies if the property is sold within 2 years of acquisition.

Exemptions:

Main Home: The bright-line test does not apply if the property sold is your main home.

Business Premises and Farmland: Sales of properties used predominantly as business premises or farmland are also exempt.

Start and End Dates:

Start Date: For a standard property purchase, the bright-line period begins on the date the property's title is transferred to you, typically the settlement date.

End Date: The period ends when you enter into a binding sale and purchase agreement to sell the property.

Further information: ird.govt.nz

Overseas Investment (OIA)

Overseas buyers must gain consent from the Overseas Investment Office (the OIO) before they buy 'sensitive land' in New Zealand. Common sensitive land includes rural land that exceeds five hectares or land that adjoins certain types of reserve or conservation areas or waterways.

In October 2018, the Overseas Investment Act 2005 widened the definition of sensitive land so that it includes residential and lifestyle land.

Investors who need consent:

- generally, are not New Zealand citizens or are people who don't ordinarily live here
- are bodies, such as companies, trusts and joint ventures, with more than 25 per cent overseas ownership or control
- can include associates (including New Zealanders) of overseas investors. Further information: linz.govt.nz

Residential Land Withholding Tax (RLWT)

Residential land withholding tax (RLWT) is a tax deducted from some residential property sales in New Zealand. It only relates to offshore RLWT person who disposes of land subject to Bright-line rule. It will apply if:

- a sale amount is paid or payable on or after 1 July 2016, and
- · the property sold is in New Zealand and defined as residential land, and
- · the seller:
 - has purchased the property on or after 1 October 2015 through to 28 March 2018 inclusive and owned the property for less than two years before selling, or
 - has purchased the property on or after 29 March 2018 and owned the property for less than five years before selling, and
 - is an offshore RLWT person

The definition of "offshore RLWT person" is not the same as the definition of "offshore persons" for IRD number applications. Further information: www.ird.govt.nz

Anti-Money Laundering and Countering Financing of Terrorism (AML/CFT)

The Government has made changes to the law. Businesses are now required to put preventative measures in place to help tackle money laundering and financing of terrorism. The legislation extends the current AML/CFT regime to lawyers, conveyancers, accountants, real estate agents, sports and race betting, and businesses that deal in certain high value goods.

Various checks are required, including verification of identity and address, before you can settle your property purchase or sale.

These checks can take days, and sometimes weeks if a trust or company is involved: we strongly recommend that you arrange to get things underway as soon as possible.

Further information: dia.govt.nz Other useful sites settled.govt.nz

Disclaimer: All information herein is true and accurate to the best of ownly's knowledge. Information herein should not be a substitute for legal advice. No liability is assumed by ownly, or its licensees, for losses suffered by any person relying directly or indirectly on information published herein, ownly recommend you seek expert and legal advice.

| ditional Notes: (if required) | |
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