

Form 2 Seller Disclosure Pack



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 **Shanay Robinson**

Property address
(referred to as the “property” in this statement) **2/22 RADIATA DR, MAROOCHYDORE QLD 4558**

Lot on plan description **2/BUP102123**

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

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

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

Registered encumbrances	<p>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.</p> <p>You should seek legal advice about your rights and obligations before signing the contract.</p>
Unregistered encumbrances (excluding statutory encumbrances)	<p>There are encumbrances not registered on the title that will continue to affect the property after settlement. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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.</p> <p>Unregistered lease (if applicable)</p> <p>If the unregistered encumbrance is an unregistered lease, the details of the agreement are as follows:</p> <div><div>» the start and end day of the term of the lease:</div><div></div><div>» the amount of rent and bond payable:</div><div></div><div>» whether the lease has an option to renew:</div><div></div></div> <p>Other unregistered agreement in writing (if applicable)</p> <p>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. <input type="checkbox"/> Yes</p> <p>Unregistered oral agreement (if applicable)</p> <p>If the unregistered encumbrance is created by an oral agreement, and is not an unregistered lease, the details of the agreement are as follows:</p> <div></div>
Statutory encumbrances	<p>There are statutory encumbrances that affect the property. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>If Yes, the details of any statutory encumbrances are as follows:</i></p> <div></div>
Residential tenancy or rooming accommodation agreement	<p>The property has been subject to a residential tenancy agreement or a rooming accommodation agreement under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> during the last 12 months. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, when was the rent for the premises or each of the residents' rooms last increased? (<i>Insert date of the most recent rent increase for the premises or rooms</i>) <div>2025-03-08</div></p> <p>Note—Under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> the rent for a residential premises may not be increased earlier than 12 months after the last rent increase for the premises.</p> <p>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.</p>

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	<p>The zoning of the property is <i>(Insert zoning under the planning scheme, the Economic Development Act 2012; the Integrated Resort Development Act 1987; the Mixed Use Development Act 1993; the State Development and Public Works Organisation Act 1971 or the Sanctuary Cove Resort Act 1985, as applicable)</i>:</p> <div style="border: 1px solid black; padding: 5px;">Low Density Residential Zone</div>	
Transport proposals and resumptions	<p>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. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>The lot is affected by a notice of intention to resume the property or any part of the property. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>If Yes, a copy of the notice, order, proposal or correspondence must be given by the seller.</i></p>	
Contamination and environmental protection	<p>The property is recorded on the Environmental Management Register or the Contaminated Land Register under the <i>Environmental Protection Act 1994</i>. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>The following notices are, or have been, given:</p> <p>A notice under section 408(2) of the <i>Environmental Protection Act 1994</i> (for example, land is contaminated, show cause notice, requirement for site investigation, clean up notice or site management plan). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>A notice under section 369C(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which an environmental enforcement order applies). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>A notice under section 347(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which a prescribed transitional environmental program applies). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
Trees	<p>There is a tree order or application under the <i>Neighbourhood Disputes (Dividing Fences and Trees) Act 2011</i> affecting the property. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><i>If Yes, a copy of the order or application must be given by the seller.</i></p>	
Heritage	<p>The property is affected by the <i>Queensland Heritage Act 1992</i> or is included in the World Heritage List under the <i>Environment Protection and Biodiversity Conservation Act 1999</i> (Cwlth). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
Flooding	<p>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.</p>	
Vegetation, habitats and protected plants	<p>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.</p>	

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	<p>There is a relevant pool for the property.</p> <p>If a community titles scheme or a BUGTA scheme – a shared pool is located in the scheme.</p> <p>Pool compliance certificate is given.</p> <p>OR</p> <p>Notice of no pool safety certificate is given.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
Unlicensed building work under owner builder permit	<p>Building work was carried out on the property under an owner builder permit in the last 6 years.</p> <p><i>A notice under section 47 of the Queensland Building and Construction Commission Act 1991 must be given by the seller and you may be required to sign the notice and return it to the seller prior to signing the contract.</i></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
Notices and orders	<p>There is an unsatisfied show cause notice or enforcement notice under the <i>Building Act 1975</i>, section 246AG, 247 or 248 or under the <i>Planning Act 2016</i>, section 167 or 168.</p> <p>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.</p> <p><i>If Yes, a copy of the notice or order must be given by the seller.</i></p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
Building Energy Efficiency Certificate	<p>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.</p>	
Asbestos	<p>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.</p>	

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: <input type="text" value="\$1401.26"/> Date Range: <input type="text" value="01/07/2025 - 31/12/2025"/>
	OR
	The property is currently a rates exempt lot.** <input type="checkbox"/>
	OR
	The property is not rates exempt but no separate assessment of rates <input type="checkbox"/> 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: <input type="text" value="\$370.58"/> Date Range: <input type="text" value="30/04/2025 - 23/07/2025"/>
	OR
	There is no separate water services notice issued for the lot; however, an estimate of the total amount payable for water services is:
	Amount: <input type="text"/> Date Range: <input type="text"/>

* 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)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Community Management Statement	A copy of the most recent community management statement for the scheme as recorded under the <i>Land Title Act 1994</i> or another Act is given to the buyer. 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.	<input checked="" type="checkbox"/> Yes
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Body Corporate and Community Management Act 1997</i> , section 205(4) is given to the buyer. 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 <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes
Statutory Warranties	Statutory Warranties —If you enter into a contract, you will have implied warranties under the <i>Body Corporate and Community Management Act 1997</i> relating to matters such as latent or patent defects in common property or body corporate assets; any actual, expected or contingent financial liabilities that are not part of the normal operating costs; and any circumstances in relation to the affairs of the body corporate that will materially prejudice you as owner of the property. There will be further disclosure about warranties in the contract.	

Building Units and Group Titles Act 1980	The property is included in a BUGTA scheme (If Yes, complete the information below)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Building Units and Group Titles Act 1980</i> , section 40AA(1) is given to the buyer. 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 <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot. Note —If the property is part of a BUGTA scheme, you will be subject to by-laws approved by the body corporate and other by-laws that regulate your use of the property and common property.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

Signatures – SELLER

DocuSigned by:
Shanay Robinson
DBAC00E2A53C4E7
Signature of seller

Signature of seller

Shanay Robinson
Name of Seller

Name of Seller

17-09-2025
Date

Date

Signatures – BUYER

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

Signature of buyer

Signature of buyer

Name of buyer

Name of buyer

Date

Date

CURRENT TITLE SEARCH
QUEENSLAND TITLES REGISTRY PTY LTD

Request No: 53241667

Search Date: 04/09/2025 12:21

Title Reference: 50059099

Date Created: 10/03/1995

Previous Title: 18681065

REGISTERED OWNER

Dealing No: 722605358 11/07/2023

SHANAY ROBINSON

ESTATE AND LAND

Estate in Fee Simple

LOT 2 BUILDING UNIT PLAN 102123
Local Government: SUNSHINE COAST
COMMUNITY MANAGEMENT STATEMENT 17346

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 10583004 (POR 149)
2. MORTGAGE No 723171889 05/04/2024 at 12:46
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED A.C.N. 005
357 522

ADMINISTRATIVE ADVICES - NIL

UNREGISTERED DEALINGS - NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

COPYRIGHT QUEENSLAND TITLES REGISTRY PTY LTD [2025]

Requested By: D-ENQ INFOTRACK PTY LIMITED

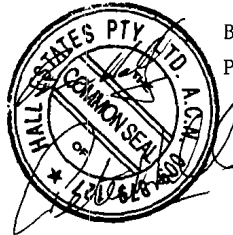
Building Units and Group Titles Act 1980
BUILDING UNITS AND GROUP TITLES REGULATION 1980
(Form 1)

Section 8(1).
Sheet No. 1 of 8 Sheets
ANNEXURE 1 TO SHEET 1
MADE 10 MAR 1995

NAME OF BUILDING: "Noora"

BUILDING UNITS PLAN NO. 102123

SIGNATURE OF REGISTERED PROPRIETOR:



Brian Leslie Hall (Director)
Peter John Hall (Director)

FOLR

NAME OF REGISTERED PROPRIETOR: Hall Estates Pty Ltd
ACN 009 879 127

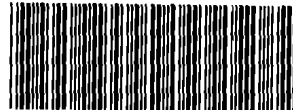
ADDRESS: P.O. Box 519
BUDERIM 4556

REFERENCE TO TITLE: 18681065

DESCRIPTION OF PARCEL: Lot 8 on RP819227

COUNTY: Canning

PARISH: Mooloolah



CMS17346

BUP102123

TOWN:

NAME OF BODY CORPORATE: The Proprietors - "Noora"
Building Units Plan No.

102123


ADDRESS at which documents
may be served: "NOORA"
22 Radiata Drive
MAROOCHYDORE 4558

BUILDING UNITS PLAN No.:

102123

REGISTERED:

REGISTRAR OF TITLES


.....
Chief Executive Officer

Surveyor's Reference: 931109
Local Authority Reference: 40845

Council of The Shire of Maroochy

C15

ANNEXURE I TO SHEET NO. 1

OF BUILDING UNITS PLAN NO. 102.123 ON 10 MAR 1995



REGISTRAR OF TITLES

EASEMENT NO.: L785636H BORDENING THE LAND TO COUNCIL OF THE SHIRE OF MARGONY OVER
EASEMENT G ON RP 819227 PRODUCED:- SIN JAN 1994 RECORDED:- 6TH MAY 1994



No. 700560304 NOTIFICATION OF CHANGE OF BY LAWS RECORDED

- 4 APR 1995

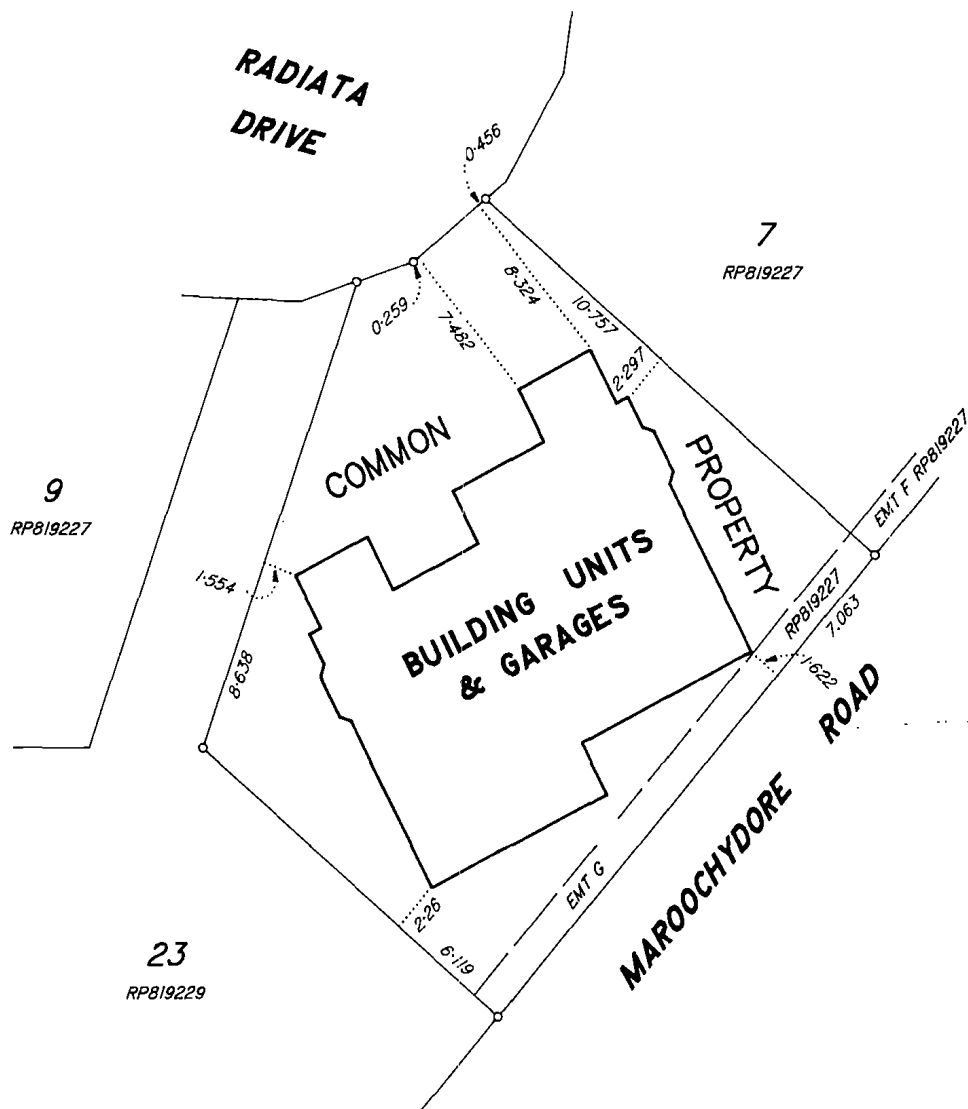


Building Units and Group Titles Act 1980
BUILDING UNITS AND GROUP TITLES REGULATION 1980

Name of Building: "Noora"

Section 8(1).
Sheet No. 2 of 8 Sheets

BUILDING UNITS PLAN NO. 102123



SCALE: 1:250


Chief Executive Officer

Council of The Shire of Maroochy

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

NAME OF BUILDING: "Noora"

Section 8(1).
Sheet No. 3 of 8 Sheets

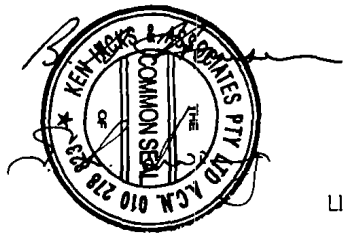
BUILDING UNITS PLAN NO. 102123

We, Ken Hicks & Associates PTY Ltd, of Maroochydore
ACN 010 278 823

licensed surveyor registered under the Surveyors Act 1977 hereby certify that: -

- (a) The building shown on the building units plan to which this certificate is annexed is within the external surface boundaries of the parcel the subject of the 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; and
- (c) I have physically inspected the building shown on the building units plan to which this certificate is annexed and -
 - (i) It conforms to the building units plan as submitted; and
 - (ii) the numbering of the lots agrees with the numbering on the building units plan; and
 - (iii) the areas designated as parts of lots (including garages) have been suitably identified and structurally divided; and
 - (iv) all lots in the building are physically connected to each other in an approved manner.

DATED this 7th day of January 19 95.



DIRECTOR

LICENSED SURVEYOR
& DIRECTOR



Chief Executive Officer

Council of The Shire of Maroochy

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

NAME OF BUILDING: "Noora"

Section 8(1).
Sheet No. 4 of 8 Sheets

BUILDING UNITS PLAN NO. 102123

CERTIFICATE OF LOCAL AUTHORITY

Council of The Shire of Maroochy hereby certifies that the proposed
subdivision of the parcel as illustrated in the abovementioned plan has been approved by the
Council of The Shire of Maroochy and that all the requirements of The Local Government
(Planning and Environment) Act 1990, as modified by the Building Units and Group Titles Act 1980
have been complied with in regard to the subdivision.

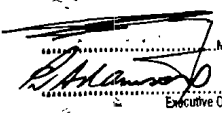
DATED this

22nd

day of

February

, 19 95


..... Mayor
being the proper
officers to affix
such seal
..... Chief
Executive Officer

Council of The Shire of Maroochy

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

NAME OF BUILDING: "Noora"

Section 8(1).
Sheet No. 5 of 8 Sheets

BUILDING UNITS PLAN NO. 102123

I, Colin A. Probert, of 33 Willis Road, Bli Bli 4560

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

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

~~*a building inspector appointed by the Council +~~ Council of The Shire of Maroochy

hereby certify that the building shown on the building units plan to which this certificate is

annexed has been substantially completed in accordance with plans and specifications

approved by *the Council +

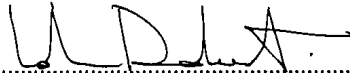
Council of The Shire of Maroochy

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

DATED this 10th

day of February

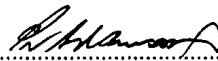
, 1995



*Architect/Building surveyor/Building inspector.

* Delete whichever is inapplicable

+ Insert name of local authority



Chief Executive Officer

Council of The Shire of Maroochy

Section 8(1).
Sheet No. 6 of 8 Sheets

Name of Building: "Noora"

SCHEDULE OF LOT ENTITLEMENTS AND REFERENCE TO TITLES

[illegible]

SIGNATURE OF REGISTERED PROPRIETOR:

Peter John Hall (Director)




Chief Executive Officer

Council of The Shire of Maroochy

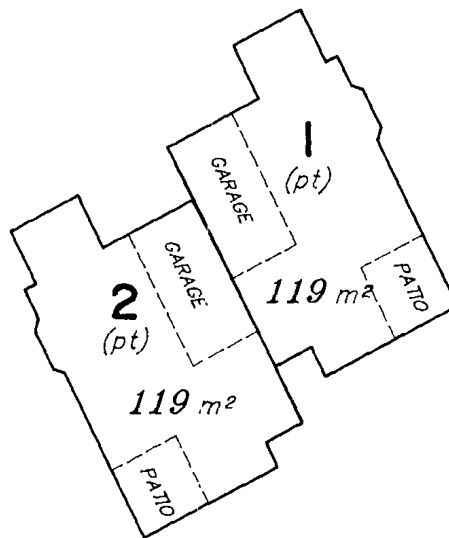
Building Units and Group Titles Act 1980
BUILDING UNITS AND GROUP TITLES REGULATION 1980
(Form 9)

Name of Building: "Noora"

Section 8(1).
Sheet No. 7 of 8 Sheets

BUILDING UNITS PLAN NO. 102123

LEVEL A



SCALE: 1:250

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:



Brian Leslie Hall (Director)

Peter John Hall (Director)

Chief Executive Officer

Council of The Shire of Maroochy

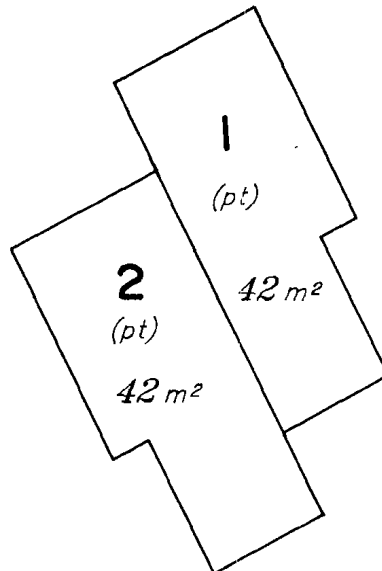
Building Units and Group Titles Act 1980
BUILDING UNITS AND GROUP TITLES REGULATION 1980
(Form 9)

Name of Building: "Noora"

Section 8(1).
Sheet No. 8 of 8 Sheets

BUILDING UNITS PLAN NO.

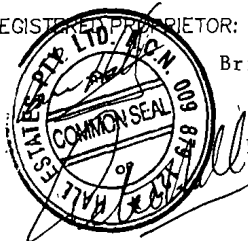
LEVEL B



SCALE: 1:150


Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:



Brian Leslie Hall (Director)

Peter John Hall (Director)


Chief Executive Officer

Council of The Shire of Maroochy

FORM 18 - GENERAL CONSENT

Queensland Land Registry

Version 2

Land Title Act 1994

1. Description of Lot	County	Parish	Title Reference
Lot 8 on R.P. 819227	Canning	Mooloolah	18681065

2. Instrument being consented to

Instrument Type Building Units Plan 102/23

Dated 7th January, 1995

Names of Parties Hall Estates Pty Ltd

3. Instrument under which consent required

Dealing Type Mortgage

Dealing No 601109376 (L785628F)

Name of consenting party Australia and New Zealand Banking Group Ltd

4. Execution by Consenting Party

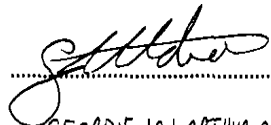
The party identified in item 3 consents to the registration of the instrument identified in item 2.

Witnessing Officer

Execution Date

Australia and New Zealand Banking Group Limited
by its attorney

Consenting Party's Signature


signature
GEORDIE IAN ARTHUR ANDREWS
full name

2/3/95



COMMISSIONER FOR DECLARATION
qualification
as per schedule 1 of Land Title Act (eg Legal Practitioner, JP, C. Dec)

ACTING SENIOR MANAGER RETAIL BANKING
UNDER POWER OF
ATTORNEY NO. L311847N

QUEENSLAND TITLES REGISTRY PTY LTD AUTOMATED TITLES SYSTEM ENE470
16/09/2025 08:55 COMMUNITY TITLES SCHEME SEARCH STATEMENT
Request No: 53370361

Scheme Name: NOORA COMMUNITY TITLES SCHEME 17346

Body Corp. Addr: 22 RADIATA DRIVE
 MAROOCHYDORE QLD
 4558

COMMUNITY MANAGEMENT STATEMENT No: 17346

Title	Lot	Plan
50059097	CP	BUP 102123
50059098	1	BUP 102123
50059099	2	BUP 102123

COMMUNITY MANAGEMENT STATEMENT Dealing No: 704190528

*** End of CMS Search Statement ***

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

Section 285. Body Corporate and Community Management Act 1997

Dealing: 704190528
Title Reference: 50059097
Lodgment: 1074679
Date: 15/07/2000 13:04:03

1. Name of Community Title Scheme

NOORA

2. Regulation Module

Body Corporate and Community Management (Standard Module) Regulation 1997

3. Name of Body Corporate

BODY CORPORATE FOR NOORA COMMUNITY TITLES SCHEME 17346

4. Address for service of documents on the body corporate

22 RADIATA DRIVE
MAROOCHYDORE QLD 4558

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

7. Interest Schedule

Lot	Entitlement	Lot	Entitlement
1 in BUP102123	1	1 in BUP102123	1
2 in BUP102123	1	2 in BUP102123	1

Total Lots: 2 Aggregate 2 Total Lots: 2 Aggregate 2

***** End *****



Body corporate certificate – Specified Two-lot Schemes

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 (Specified Two-lot Schemes Module) Regulation 2011*.

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:

- property details and contacting the body corporate ...[Page 3](#)
- by-laws and exclusive use areas ...[Page 4](#)
- lot entitlements and financial information ...[Page 5](#)
- common property, assets, and contracts ...[Page 7](#)
- insurance ...[Page 8](#)

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 no lot owner agreements have been made;
- body corporate decisions made by lot owner agreements (other than lot owner agreements about agreed body corporate expenses);
- current, past or planned body corporate disputes or court actions;
- orders made against the body corporate by an adjudicator, a tribunal or a court; 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.

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 make decisions about the scheme with the owner of the other lot in the scheme;
- must pay contributions towards agreed body corporate expenses (for example, insurance);
- must comply with the body corporate by-laws.

A body corporate under the Body Corporate and Community Management (Specified Two-lot Schemes Module) Regulation 2011 consists of the owners of the two lots in the scheme. The two lot owners make body corporate decisions by agreement (called 'lot owner agreements').

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.

The information in this certificate is current as at: 17 / 09 / 2025

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 page 3), 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.

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 community 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.

Property details and contacting the body corporate

Name and number of the community titles scheme (Example – Seaview CTS 1234)

NOORA - CTS 17346

Lot and plan details

Lot number: 2

Plan type and number (Example – BUP 1234): BUP102123

Plan of subdivision: ☐ Standard Format ☒ Building Format ☐ Volumetric Format

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

Building management statements

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?

☒ Yes

☐ 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.

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: Company:

Phone: Email:

☒ No

Accessing records

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

☐ The body corporate manager named above.

☐ The following person:

Name: Role:

Phone: Email:

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 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.

General by-laws

- ☐ The community management statement includes the complete set of by-laws that apply to the scheme.
- ☒ The community management statement specifies the by-laws in Schedule 4 of the *Body Corporate and Community Management Act 1997* apply to the scheme.

Exclusive use areas

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

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

- ☐ Yes
- ☒ No

If yes, the exclusive use by-laws or other allocations of common property for the schemes are: (select all that apply)

- ☐ listed in the community management statement.
- ☐ given with this certificate.

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 both 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 both 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 both lots: 2

Interest schedule

Interest schedule lot entitlement for the lot: 1

Total interest schedule lot entitlements for both lots: 2

Financial accounts

Does the body corporate keep one or more financial institution accounts (for example, a bank account)?

☐ Yes

☒ No

If yes, the name and amount held in the account/s and the person/s authorised to operate the account/s are:

☐ given with this certificate

☐ as follows:

Name of financial institution: _____

Name of the person/s authorised to operate the account:

Current amount held in the account: \$ _____

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

Agreed body corporate expenses

An *agreed body corporate expense* is an item of expenditure that the body corporate has decided, by a lot owner agreement, to incur. An agreed body corporate expense also includes expenses the body corporate is required to incur to comply with the Act, a statutory order or notice given to the body corporate, an order of an adjudicator, a judgment or order of a court, or an order of QCAT. The owner of each lot is required to pay a contribution to an agreed body corporate expense.

Are there any agreed body corporate expenses that the owner of the lot is liable to pay a contribution to?

☒ Yes

☐ No

If yes, the contributions payable by the owner of the lot that this certificate relates to are listed below.

WARNING: you may have to contribute additional amounts if a liability arises that is not already covered by an agreed body corporate expense.

Contributions payable by the lot

Total amount of contributions for lot_2_ for the current financial year: \$ 1,259.52

Number of instalments: 1..... (outlined below)

Due date	Amount due	Purpose of expense	Paid
02 / 09 / 2025	\$ 1,259.52	INSURANCE PREMIUM	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
.... / /	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
.... / /	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
.... / /	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Other amounts payable by the lot owner

For the current financial year there are:

☒ No other amounts payable for the lot.

☐ Amounts payable under exclusive use by-laws, totalling \$

☐ Amounts payable under service agreements (that are not included in body corporate contributions for the lot), totalling \$

☐ Other amounts, totalling \$ (see explanation given with this certificate)

Summary of amounts due but not paid by the current owner

At the date of this certificate:

☒ All payments for the lot are up to date.

☐ The following amounts are due but not yet paid for the lot:

☐ Overdue contributions for agreed body corporate expenses: \$

☐ Other amounts due but not paid: \$

Total amounts due but not paid: \$

Common property, assets and contracts

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, lawns, gardens 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. However, an owner is 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.

Improvements 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.

- ☒ There are no authorised improvements to the common property that the owner of the lot is responsible for maintaining in good condition.
- ☐ 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.

Body corporate assets

Are there any body corporate assets more than \$1,000 in value?

- ☐ Yes – details of the relevant assets are given with this certificate.
- ☒ No

Service contracts

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

The maximum term of a service contract that can be entered into by a body corporate is 1 year.

You may inspect the body corporate records to find information about engagements entered into by the body corporate, including the term of the engagement, as well as duties required to be performed and remuneration payable by the body corporate under the engagement.

Embedded network electricity supply

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

- ☐ Yes
- ☒ No

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

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 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.

Current policies

☒ Details of each current insurance policy held by the body corporate including, for each policy, the:

- type of policy;
- name of insurer;
- sum insured;
- amount of premium; and
- excess payable on a claim.

are given with this certificate.

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?

☐ Yes

☒ 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.

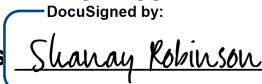
More information about insurance in community titles schemes is available from your solicitor or www.qld.gov.au/buyingbodycorporate.

Body corporate authority

This certificate was completed by:

- ☐ The owners of both lots in the community titles scheme (i.e. the body corporate);
- ☐ A body corporate manager or other authorised agent on behalf of the body corporate;
- ☒ The owner of the lot to which this certificate relates (authorised by a lot owner agreement);
- ☐ The owner of the other lot in the community titles scheme (authorised by a lot owner agreement).

Name/s SHANAY ROBINSON

Signature/s  **Date** 17-09-2025

Copies of documents given with this certificate:

- ☐ details of exclusive use by-laws or other allocations of common property (if applicable)
- ☐ details of financial accounts (if applicable)
- ☐ details of amounts due to the body corporate for another reason (if applicable)
- ☐ details of improvements the owner is responsible for (if applicable)
- ☐ details of body corporate assets (if applicable)
- ☒ details of insurance policies held by the body corporate



TAX INVOICE

This document will be a tax invoice for GST when payment is made in full

Bridgewise Insurance Brokers | ABN: 22 633 413 331
Authorised Representative of Ausure Pty Ltd | AFSL: 238433 | ABN: 94 096 971 854

PAGE 1

REPRESENTATIVE
Bridgewise Insurance Brokers
Michael Hooper - AR: 1296959
1/15 Nicklin Way
Minyama QLD 4575
Tel **1300 010 307**
Email michael@bridgewise.com.au

Body Corporate for Noora CTS 17346
22 Radiata Drive
Maroochydore QLD 4558

Renewal

NOTES: 2025-26 RNL Body Corporate for Noora Community Title Scheme 17346

Invoice date 8-Aug-2025
Invoice number 13611751

TYPE OF POLICY Strata - Domestic

THE INSURED Body Corporate for Noora Community Title Scheme 17346
INSURER Strata Community Insurance
PO Box 881
Spring Hill QLD 4004
ABN: 72 165 914 009
POLICY NUMBER QRSC21005666

PERIOD OF COVER From **02/09/2025** to **02/09/2026**

YOUR PREMIUM

Premium	\$	1,715.64
Underwriter Fee	\$	200.00
U/W Fee GST	\$	20.00
Fire/ES Levy	\$	0.00
GST	\$	171.56
Stamp Duty	\$	169.84
Broker Fee	\$	220.00
Broker Fee GST	\$	22.00

TOTAL DUE \$ 2,519.04
DATE DUE 2-Sep-2025

The base premium includes commission of \$ 343.14 split between: Licensees Commission \$ 27.45 Representatives Commission \$ 315.69 Referrers Commission \$ 0.00

PAYMENT OPTIONS



Billers Code: 30510
Reference: 2136117518

Telephone & Internet Banking - BPAY®
Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above. More info: www.bpay.com.au



Payments can be made in person at a Post Office by cheque or EFTPOS. Please present this page intact. Please make cheque payable to **DEFT Payment Systems for Ausure Pty Ltd**



*498 402594 2136117518



Pay by Credit Card either
Online - (Visit www.ausure.com.au/Pay-My-Bill) or by Phone (please contact your Broker on 1300 010 307)
Note: Visa/Mastercard payments will incur a 0.95% fee of \$ 23.93 which includes \$ 2.18 GST.
Amex payments will incur a 2.15% fee of \$ 54.16 which includes \$ 4.92 GST.



Instalments – Premium Finance is available. Please contact your Broker for Terms and Conditions

IMPORTANT INFORMATION

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

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his 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.

CONTRACTING OUT OR REMOVING INSURERS RIGHTS OF SUBROGATION

You will prejudice your rights to a claim if, without prior agreement from your insurer you make any agreement that will prevent the insurer from recovering a loss from a third party. These 'hold harmless' are often found in leases and maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts.

INSURING THE INTEREST OF OTHER PARTIES

If you require the interests of another party to be covered you must request this and ensure they are noted on your policy. Most policy conditions will exclude indemnity to other parties (eg mortgagees, lessors or principals etc) unless their interest is noted on the policy.

UTMOST GOOD FAITH

A contract of insurance is a contract based on the utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party with the utmost good faith. If you fail to do so it may prejudice your claim.

UNDER INSURANCE

Your contract of insurance may contain an average provision. It is important that you nominate a sum insured to represent the full value of the property insured. If you fail to insure the full value your claim may be reduced in proportion with your underinsurance.

DUTY TO NOT TO MISREPRESENT- CONSUMER PRODUCTS

When purchasing insurance wholly or predominantly for personal, domestic, or household purposes, you have a duty to take reasonable care not to make a misrepresentation to the insurer. This means that it is essential that you answer questions honestly and to the best of your knowledge, including when you confirm or update information when you enter into, vary, extend, reinstate or renew a Policy. The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you answer questions on behalf of others, the insurer will treat your answers or representations as theirs. **If You do not meet the above Duty**, the insurer may refuse or not fully pay your claim and/or cancel your policy.

PLEASE READ CAREFULLY

If the misrepresentation was deliberate or reckless, the insurer may refuse to pay a claim and treat your policy as if it never existed

CHANGE IN RISK CIRCUMSTANCES

You must inform your broker of any material changes in your business; if you fail to do so an insurer may be entitled to deny a potential claim. You should inform your broker about any changes in location, new products/procedures or any departure from your ordinary business. If you are in doubt as to whether you should disclose any changes please contact your broker for advice.

CLAIMS MADE POLICIES

Certain policies (eg many types of professional indemnity policies) are claims made policies. These policies do not cover events that occurred before the contract was entered into. If you give an insurer notice of circumstances that may give rise to a claim during the policy period, the insurer will cover claims made later that arise out of those circumstances.

LEASING, HIRING & BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property. Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

PREMIUM FINANCE

If you choose to finance your premium Ausure and your representative will receive up to 4% of the amount financed for providing the referral and assisting you to arrange the facility. This will not result in any additional costs to you. We recommend that you carefully read the finance contract to understand the implications in the event you cancel your insurance policy before expiry.

CANCELLATIONS AND AMENDMENTS

We do not refund our fees or commission received for arranging the policy. Please note that premium finance contracts contain terms that reduce the amount you will receive from any refund. Please see the terms of your contract for more information.

HOW DO WE RESOLVE COMPLAINTS?

In the event that you have a complaint about the manner in which we provide any financial service please contact Ausure's Complaints Manager by phone on (07) 3319 5100 or by writing to the address shown on the front of this invoice. If your complaint remains unresolved, Ausure's dispute committee will review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Australian Financial Complaints Authority (AFCA), which acts as Ausure's external dispute resolution provider. AFCA can be contacted on 1800 931 678 or info@afca.org.au.

NON PAYMENT OF PREMIUM

Our usual payment terms are 14 days from the date shown on the invoice. If this invoice is unpaid after 30 days we will advise the insurer that the policy is unpaid. The insurer may cancel the policy and/or pursue payment from you.

Policy Particulars:**RESIDENTIAL STRATA**

THE INSURED

Policy Number	QRSC21005666
The Insured	Body Corporate for Noora Community Title Scheme 17346
Situation	22 Radiata Drive Maroochydore Qld 4558
Period of Insurance	Commencement Date: 4.00pm on 02/09/2025 Expiry Date: 4.00pm on 02/09/2026
PDS & Policy Wording	Residential Strata PDS & Policy Wording SCI034-Policy-RS-PPW-02/2021 Supplementary Product Disclosure Statement SCIA-036_SPDS_RSC 10/2021
Interested Party:	ANZ

POLICY LIMITS / SUMS INSURED

<u>Section 1</u>	Part A	1. Building	\$816,281
		Common Area Contents	\$8,163
	Part B	2. Terrorism Cover under Section 1 Part A2	Applies
	Optional Covers	Loss of Rent/Temporary Accommodation	\$122,442
		Flood	Included
		Floating Floors	Not Included
<u>Section 2</u>		Liability	\$20,000,000
<u>Section 3</u>		Voluntary Workers	Included
<u>Section 5</u>		Fidelity Guarantee	\$100,000
<u>Section 8</u>		Catastrophe	\$122,442
<u>Section 9</u>	Part A	Government Audit Costs – Professional Fees	\$25,000
	Part B	Appeal Expenses	\$100,000
	Part C	Legal Defence Expenses	\$50,000
<u>Section 10</u>		Lot Owners' Fixtures & Improvements	\$300,000

EXCESS

You must pay or contribute the amount of any Excess and/or Contribution as specified below or in accordance with the relevant Section of the Policy wording for each claim. Should more than one Excess be payable for any claim arising from the one Event, such excesses will not be aggregated, and the highest single level of Excess only will apply.

<u>Section 1</u>	Insured Property	\$1,000
<u>Section 9</u>	Legal Defence Expenses & 10% Contribution	\$1,000

IMPORTANT INFORMATION

This policy has been issued by Strata Community Insurance Agencies Pty Ltd, ABN 72 165 914 009, AFS Licence No. 457787 on behalf of the insurer Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708. You should refer to the Product Disclosure Statement and insurance Policy wording (PDS and Policy) and this quote to consider whether the Policy is suitable for Your needs and circumstances. The PDS and Policy are available from our website www.stratacommunityinsure.com.au. This is also where You can locate Your workers compensation documentation (if applicable): <http://stratacommunityinsure.com.au/products/forms-documents/>. Alternatively You can contact us for a copy.

Your Duty of Disclosure

Before You enter into a contract of general insurance with Us, You have a duty, under the Insurance Contracts Act 1984, to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

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

This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable). Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by Us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of Our business as an insurer, ought to know; or
- as to which compliance with Your duty is waived by Us.

Non-disclosure

If You fail to comply with Your duty of disclosure, we may be entitled to reduce Our liability under the contract in respect of a claim, cancel the contract, or both.

If Your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Cooling Off Period

You have 21 days after buying or renewing Your Policy to decide if it meets Your needs and You wish to continue. If You notify Us within this period that You wish to cancel Your Policy as from its start date, we will refund Your premium less any government taxes or duties that are non-refundable or remain payable by Us but we will not refund any Policy administration or instalment fees. This cooling off right does not apply if You have made or are entitled to make a claim. Even after the cooling off period ends You still have cancellation rights, however we may deduct certain amounts from any refund (see "Cancelling Your Policy" in the PDS and Policy).

Claims made notice

Section 6 of the Policy operates on a 'claims made and notified' basis. This means that, subject to the provisions of Section 6, where You give notice in writing to Us of any facts that might give rise to a claim against You as soon as reasonably practicable after You become aware of those facts but before the expiry of the Period of Insurance, You may have rights under Section 40(3) of the *Insurance Contracts Act 1984* (Cth) to be indemnified in respect of any claim subsequently made against You arising from those facts notwithstanding that the claim is made after the expiry of the Period of Insurance.

Any such rights arise under the legislation only, in that the terms of the Policy and the effect of the Section, subject to the continuous cover special conditions, is that You are not covered for claims made against You after the expiry of the Period of Insurance.

Limited Advice Warning:

As your trusted insurance broker, we are committed to providing you with the best possible service and advice tailored to your individual needs. It is important to be aware of the limitations associated with the advice we offer.

Scope of Advice:

The advice and recommendations provided is based on the information you provide to us. Our recommendations are limited to the details furnished by you, and we do not undertake independent investigations or verification of the information supplied.

Client Responsibilities:

To ensure the accuracy and relevance of the advice, it is essential that you provide complete and up-to-date information about your circumstances, requirements, and any other factors that may influence our recommendations.

Limitations on Coverage:

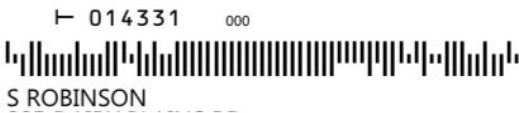
The insurance policies and coverage options suggested by Bridgewise Insurance Brokers are contingent upon the accuracy of the information provided. Any discrepancies or omissions may impact the adequacy and appropriateness of the coverage.

Rate notice

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



ABN 37 876 973 913



Half yearly rate notice for period

1 July 2025 to 31 December 2025

Issue date 22 July 2025
Property no. 85872
Valuation \$190,000
Payment reference no. 97924665
Due date for payment **22 August 2025**

Amount payable \$1,401.26

Property location: Noora, 2/22 Radiata Dr MAROOCHYDORE QLD 4558
Property description: LOT 2 BUP 102123 NOORA PART OF LOT 22 RP 819227 ENTITLEMENT= 1/2

Rates and charges	Units	Rate charged	Amount
Sunshine Coast Council rates and charges			
General Rate - Category 29		Minimum Rate =	952.00
Waste Bin - 240 Litre	1 x	\$501.00 x .5 =	250.50
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	\$43.92 x .5 =	21.96
State Government charges (Council required to collect on behalf of the State Government)			
State Emergency Management Levy: Class A Group 2	1 x	x .5 =	125.80
TOTAL:			\$1,401.26

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

Easy ways to pay:

Biller Code: 18259
Ref: 97924665

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



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



Call **13 18 16** and follow the prompts
Credit Card: MasterCard and Visa
Billpay Code: 0214 Reference: 9792 4665



Internet

Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts.
Reference: 9792 4665
MasterCard and Visa



S Robinson

WATER AND SEWERAGE
YOUR BILL

1300 086 489
Emergencies and faults
Account enquiries
24 Hours, 7 days
8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	100089330
Payment reference	1000 8933 03
Property	Noora, Unit 2/22 Radiata Dr, MAROOCHYDORE, QLD

Bill number	7127537841
Billing period	30 Apr 2025 85 days to 23 Jul 2025
Issue date	29 Jul 2025
Approximate date of next meter reading	23 Oct 2025

Your account activity

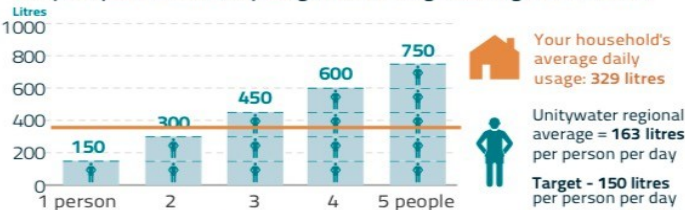
Your last bill	Payments/ adjustments	Balance	New charges	Total due
\$366.45	\$730.00	-\$363.55 In credit	\$370.58	\$7.03
Due date				28 Aug 2025

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



Changes on your bill

From 1 July 2025

Find out more unitywater.com/pricing



Easy ways to pay For other payment options - see over

B PAY
Biller Code: 130393
Ref: 1000 8933 03
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

Your account details

 1300 086 489

Account enquiries

Bam-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)	No. of days	Average daily usage (L)
UL2100721W	29 Apr 25	389	23 Jul 25	417	28	85	329.4
Total water usage					28	85	329.4
Total sewerage usage (waste and greywater) = 90% of water usage					25.20	85	296.5

Activity since last bill

Last bill		\$366.45
Payments / adjustments		
8 Jul 2025	CBA BPAY BPAY 08/07/2025	-\$366.45
8 Jul 2025	Interest Charges 8% 36 days	\$2.90
9 Jul 2025	CBA BPAY BPAY 09/07/2025	-\$366.45
Account balance		-\$363.55 1

Water and Sewerage Charges

Lot 2 Plan BUP102123 Installation ID 1220600

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	30 Apr 25 to 30 Jun 25	0.3294	62	\$3.444	\$70.34
State Govt Bulk Water	01 Jul 25 to 23 Jul 25	0.3294	23	\$3.517	\$26.65

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	30 Apr 25 to 30 Jun 25	0.3294	62	\$0.760	\$15.52
Water up to 822 L/day	01 Jul 25 to 23 Jul 25	0.3294	23	\$0.787	\$5.96
Sewerage up to 740 L/day	30 Apr 25 to 30 Jun 25	0.2965	62	\$0.760	\$13.97
Sewerage up to 740 L/day	01 Jul 25 to 23 Jul 25	0.2965	23	\$0.787	\$5.37
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	30 Apr 25 to 30 Jun 25	1	62	\$0.879	\$54.50
Water Access 20mm	01 Jul 25 to 23 Jul 25	1	23	\$0.945	\$21.74
Sewerage Access	30 Apr 25 to 30 Jun 25	1	62	\$1.805	\$111.91
Sewerage Access	01 Jul 25 to 23 Jul 25	1	23	\$1.940	\$44.62

Water subtotal \$194.71
Sewerage subtotal \$175.87

New water and sewerage charges \$370.58 2

Total Due = 1 + 2 \$7.03

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。
التصل 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 [here](#)