

# Form 2 Seller Disclosure Pack





# Seller disclosure statement

Property Law Act 2023 section 99

Form 2, Version 1 | Effective from: 1 August 2025

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

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

**This statement does not include information about:**

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

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

## Part 1 – Seller and property details

Seller **Shyam Sunder**

Property address (referred to as the "property" in this statement) **2/18 MARINA WALK, ALEXANDRA HEADLAND QLD 4572**

Lot on plan description **2/BUP4266**

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

**Yes** *If Yes, refer to Part 6 of this statement for additional information*       **No** *If No, please disregard Part 6 of this statement as it does not need to be completed*

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

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

<b>Registered encumbrances</b>	<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>
<b>Unregistered encumbrances (excluding statutory encumbrances)</b>	<p>There are encumbrances not registered on the title that will continue <input type="checkbox"/> <b>Yes</b> <input checked="" type="checkbox"/> <b>No</b> to affect the property after <b>settlement</b>.</p> <p><b>Note</b>—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 <b>NOT</b> required to be disclosed.</p> <p><b>Unregistered lease (if applicable)</b></p> <p>If the unregistered encumbrance is an unregistered lease, the details of the agreement are as follows:</p> <ul style="list-style-type: none"> <li>» the start and end day of the term of the lease: <input style="width: 150px; height: 20px;" type="text"/></li> <li>» the amount of rent and bond payable: <input style="width: 150px; height: 20px;" type="text"/></li> <li>» whether the lease has an option to renew: <input style="width: 150px; height: 20px;" type="text"/></li> </ul> <p><b>Other unregistered agreement in writing (if applicable)</b></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"/> <b>Yes</b></p> <p><b>Unregistered oral agreement (if applicable)</b></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 style="border: 1px solid black; height: 100px; width: 100%;"></div>
<b>Statutory encumbrances</b>	<p>There are statutory encumbrances that affect the property. <input type="checkbox"/> <b>Yes</b> <input checked="" type="checkbox"/> <b>No</b></p> <p><i>If Yes, the details of any statutory encumbrances are as follows:</i></p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
<b>Residential tenancy or rooming accommodation agreement</b>	<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"/> <b>Yes</b> <input type="checkbox"/> <b>No</b></p> <p>If <b>Yes</b>, 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>) <input style="width: 80px; height: 20px;" type="text" value="2025-03-07"/></p> <p><b>Note</b>—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.

<b>Zoning</b>	<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; width: fit-content;">High Density Residential Zone</div>		
<b>Transport proposals and resumptions</b>	<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.</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p> <p>The lot is affected by a notice of intention to resume the property or any part of the property.</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p> <p><i>If Yes, a copy of the notice, order, proposal or correspondence must be given by the seller.</i></p>		
* <i>Transport infrastructure</i> has the meaning defined in the <i>Transport Infrastructure Act 1994</i> . A <i>proposal</i> means a resolution or adoption by some official process to establish plans or options that will physically affect the property.			
<b>Contamination and environmental protection</b>	<p>The property is recorded on the Environmental Management Register or the Contaminated Land Register under the <i>Environmental Protection Act 1994</i>.</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p> <p><b>The following notices are, or have been, given:</b></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).</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></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).</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></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).</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p>		
<b>Trees</b>	<p>There is a tree order or application under the <i>Neighbourhood Disputes (Dividing Fences and Trees) Act 2011</i> affecting the property.</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p> <p><i>If Yes, a copy of the order or application must be given by the seller.</i></p>		
<b>Heritage</b>	<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).</p> <p style="text-align: right;"><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p>		
<b>Flooding</b>	<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 <a href="#">FloodCheck Queensland</a> portal or the <a href="#">Australian Flood Risk Information</a> portal.</p>		
<b>Vegetation, habitats and protected plants</b>	<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.

<b>Swimming pool</b>	There is a relevant pool for the property.	<input checked="" type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
	If a community titles scheme or a BUGTA scheme – a shared pool is located in the scheme.	<input checked="" type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
	Pool compliance certificate is given.	<input checked="" type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
	OR Notice of no pool safety certificate is given.	<input type="checkbox"/> <b>Yes</b>	<input checked="" type="checkbox"/> <b>No</b>
<b>Unlicensed building work under owner builder permit</b>	Building work was carried out on the property under an owner builder permit in the last 6 years.	<input type="checkbox"/> <b>Yes</b>	<input checked="" type="checkbox"/> <b>No</b>
	<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>		
<b>Notices and orders</b>	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.	<input type="checkbox"/> <b>Yes</b>	<input checked="" type="checkbox"/> <b>No</b>
	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.	<input type="checkbox"/> <b>Yes</b>	<input checked="" type="checkbox"/> <b>No</b>
	<i>If Yes, a copy of the notice or order must be given by the seller.</i>		
<b>Building Energy Efficiency Certificate</b>	If the property is a commercial office building of more than 1,000m <sup>2</sup> , a Building Energy Efficiency Certificate is available on the Building Energy Efficiency Register.		
<b>Asbestos</b>	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 ( <a href="http://asbestos.qld.gov.au">asbestos.qld.gov.au</a> ) including common locations of asbestos and other practical guidance for homeowners.		

## Part 5 – Rates and services

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

### Rates

#### Whichever of the following applies—

The total amount payable\* for all rates and charges (without any discount) for the property as stated in the most recent rate notice is:

Amount:  Date Range:

OR

The property is currently a rates exempt lot.\*\*

OR

The property is not rates exempt but no separate assessment of rates  is issued by a local government for the property.

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

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

### Water

#### Whichever of the following applies—

The total amount payable as charges for water services for the property as indicated in the most recent water services notice\* is:

Amount:  Date Range:

OR

There is no separate water services notice issued for the lot; however, an estimate of the total amount payable for water services is:

Amount:  Date Range:

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

## Part 6 – Community titles schemes and BUGTA schemes

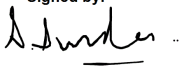
(If the property is part of a community titles scheme or a BUGTA scheme this Part must be completed)

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

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

<p><b>Body Corporate and Community Management Act 1997</b></p>	<p><b>The property is included in a community titles scheme.</b> (If Yes, complete the information below)</p>	<p><input checked="" type="checkbox"/> <b>Yes</b>    <input type="checkbox"/> <b>No</b></p>
<p><b>Community Management Statement</b></p>	<p>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.</p> <p><b>Note</b>—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.</p>	<p><input checked="" type="checkbox"/> <b>Yes</b></p>
<p><b>Body Corporate Certificate</b></p>	<p>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.</p> <p><i>If No</i>— An explanatory statement is given to the buyer that states:</p> <ul style="list-style-type: none"> <li>» a copy of a body corporate certificate for the lot is not attached; and</li> <li>» 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.</li> </ul>	<p><input checked="" type="checkbox"/> <b>Yes</b>    <input type="checkbox"/> <b>No</b></p> <p><input type="checkbox"/> <b>Yes</b></p>
<p><b>Statutory Warranties</b></p>	<p><b>Statutory Warranties</b>—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.</p>	
<p><b>Building Units and Group Titles Act 1980</b></p>	<p><b>The property is included in a BUGTA scheme</b> (If Yes, complete the information below)</p>	<p><input type="checkbox"/> <b>Yes</b>    <input checked="" type="checkbox"/> <b>No</b></p>
<p><b>Body Corporate Certificate</b></p>	<p>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.</p> <p><i>If No</i>— An explanatory statement is given to the buyer that states:</p> <ul style="list-style-type: none"> <li>» a copy of a body corporate certificate for the lot is not attached; and</li> <li>» 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.</li> </ul> <p><b>Note</b>—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.</p>	<p><input type="checkbox"/> <b>Yes</b>    <input type="checkbox"/> <b>No</b></p> <p><input type="checkbox"/> <b>Yes</b></p>

# Signatures – SELLER

Signed by:  
  
2082C125B88E4CA

Signature of seller

Signature of seller

**Shyam Sunder**

Name of Seller

Name of Seller

26-09-2025

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: 53465479

Search Date: 23/09/2025 13:45

Title Reference: 16150066

Date Created: 23/07/1981

Previous Title: 15317206

REGISTERED OWNER

Dealing No: 712018007 30/10/2008

SHYAM SUNDER

ESTATE AND LAND

Estate in Fee Simple

LOT 2 BUILDING UNIT PLAN 4266  
Local Government: SUNSHINE COAST  
COMMUNITY MANAGEMENT STATEMENT 10919

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by  
Deed of Grant No. 10046207 (POR 2)
2. MORTGAGE No 712018008 30/10/2008 at 13:50  
COMMONWEALTH BANK OF AUSTRALIA A.B.N. 48 123 123 124

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

Catalogued Noted on RP85814  
Chartered on Sun Coast 16-3A.

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 1)

Regulation 8 (1)

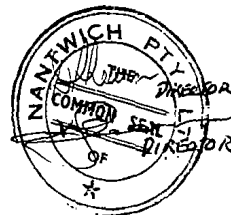
Sheet No.1 of 10 sheets

Sheet No.1 of 11 sheets.

Name of Building Units: "MARINA HEIGHTS"

BUILDING UNITS PLAN NO. **4266**

Signature of Registered Proprietor: GIVEN under the Common Seal of  
NANTWICH PTY LTD by authority of  
the Board of Directors.



Name of Registered Proprietor: Nantwich Pty Ltd

Address: 221 Broadwater Ave.,  
Maroochydore.

Reference to Title: Volume 5317 Folio 206

Lot 2 on RP85814

Description of Parcel: Resub 2 of Sub 1 of Portion 2

County: Canning

Parish: Mooloolah

Area:  
Town: *hbsm*



Name of Body Corporate: )  
The Proprietors  
)  
"Marina Heights"  
)

Building Units Plan No. **4266**

Address at which documents  
may be served:  
*Cl- King & Burns Pty Ltd*  
*PO Box 467*  
*BUDGERIM Q 4556*

~~Barrie Munro & Coleman Cl- D.W. King & Associates~~  
~~87 Esplanade PO Box 42 Cotton Tree~~  
~~Mooloolaba. Q. 4558~~

Building Units Plan No.

**4266**

Registered: 20 JUL 1988

*Alan S. ...*  
Registrar of Titles:  
Shire Clerk.  
Council of the Shire of Maroochy.



ANNEXURE 1 TO SHEET No.1 OF BUILDING UNITS PLAN NO. 4266 ON 5 AUG 1981

*[Signature]*  
REGISTRAR OF TITLES

*[Signature]*  
REGISTRAR OF TITLES

*[Signature]*  
REGISTRAR OF TITLES

No G456924 CHANGE OF BY LAWS RECORDED 5 AUG 1981

No G456925 CHANGE OF BY LAWS RECORDED 5 AUG 1981

No J521200L Notice of Change of Address Recorded *[Signature]* 7 JUL 1988  
REGISTRAR OF TITLES

No. 70117840X NOTIFICATION OF CHANGE OF ADDRESS RECORDED *[Signature]* 6 MAR 1996

~~No. 701383655 NOTIFICATION OF CHANGE OF BY LAWS RECORDED~~ NOTED IN E.C.D.O.

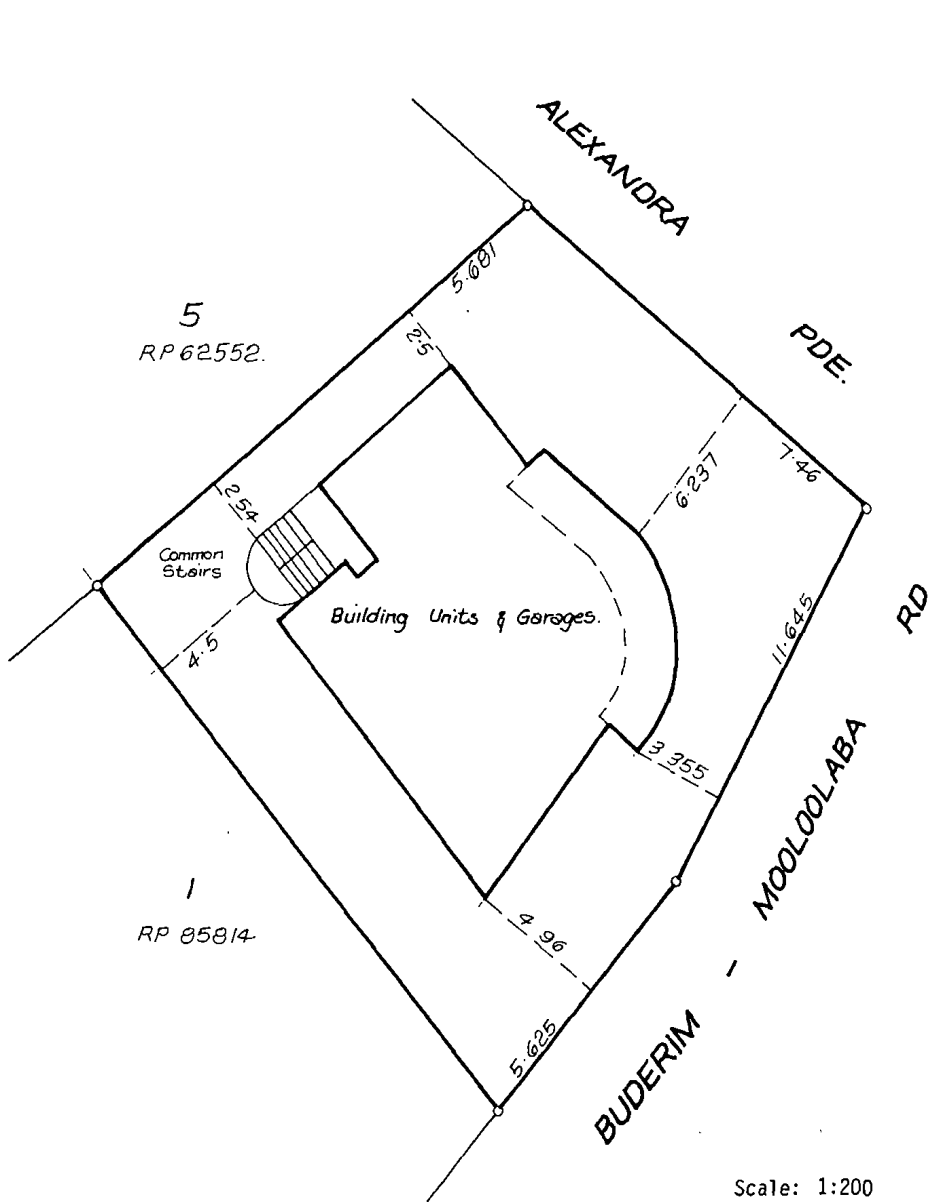
Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

Sheet No.2 of 10 sheets

Sheet No.2 of 11 sheets.

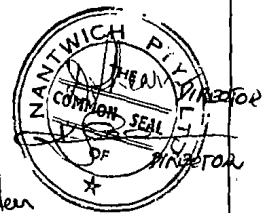
BUILDING UNITS PLAN NO. **4266**



Scale: 1:200

Signature of Registered Proprietor:

GIVEN under the Common Seal of NANTWICH PTY LTD by authority of the Board of Directors:



*[Signature]*  
Witness

*[Signature]*

Shire Clerk.  
Council of the Shire of Maroochy.

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 2)

Regulation 8 (1) *dh*

~~Sheet No.3 of 10 sheets~~ *g*

Sheet No.3 of 11 sheets.

BUILDING UNITS PLAN NO. 4266

I, Kenneth Elliott Hicks of Maroochydore, licensed surveyor registered under the "Surveyors Act 1977 - 1980" hereby certify that the building shown on the Building Units Plan to which this certificate is annexed is within the external boundaries of the parcel the subject of the said plan.

Dated this *Twentyseventh* day of *May* 1981.

*K E Hicks*  
Licensed Surveyor.

*Ah Smith*  
Shire Clerk.  
Council of the Shire of Maroochy

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 3)

Regulation 8 (1) *dh*

~~Sheet No.4 of 10 sheets~~ *g*

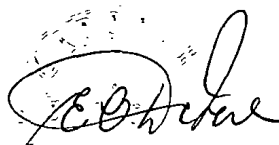
Sheet No.4 of 11 sheets.

BUILDING UNITS PLAN NO. **4266**

CERTIFICATE OF LOCAL AUTHORITY.

Council of the Shire of Maroochy hereby certifies that the proposed subdivision as illustrated in the above mentioned plan has been approved by the Council of the Shire of Maroochy and that all the requirements of the "Local Government Act 1936 - 1979" as modified by the "Building Units and Group Titles Act 1980" have been complied with in regard to the subdivision.

Dated this THIRTEENTH day of JULY 1981.



CHAIRMAN



SHIRE CLERK.

(Seal)

Council of the Shire of Maroochy.

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 6)

Regulation 8 (1) *me*

~~Sheet No. 5 of 10 sheets~~ *me*

Sheet No. 5 of 11 sheets.

BUILDING UNITS PLAN NO. **4266**

I, *GRAHAM BARBER* of *PALMWOODS*  
a building inspector appointed by the 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 of the Shire of Maroochy.

Dated this *10<sup>th</sup>* day of *July* 1981.

*Graham Barber*  
Building Inspector.

*Ali Smiles*  
Shire Clerk.  
Council of the Shire of Maroochy.

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 8)

Regulation 8 (1) *h.*

~~Sheet No. 6 of 10 sheets~~

BUILDING UNITS PLAN NO.

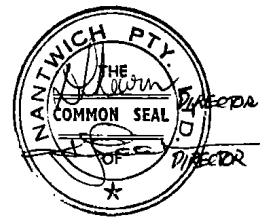
**4266**

Sheet No. 6 of 11 sheets.

SCHEDULE OF LOT ENTITLEMENTS AND REFERENCE TO  
CURRENT CERTIFICATE OF TITLE.

Lot No.	Level	Entitlement	Current C'sT.	
			Volume	Folio
1	A & B	1	6150	65
2	A & C	1	6150	66
3	A & D	1	6150	67
Aggregate		3		

Registered Proprietor: GIVEN under the Common Seal of  
NANTWICH PTY LTD by authority  
of the Board of Directors.



*W. W. W.*  
*Director*  
*Wentworth*

*A. H. Lunn*  
Shire Clerk.  
Council of the Shire of Maroochy.

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 9)

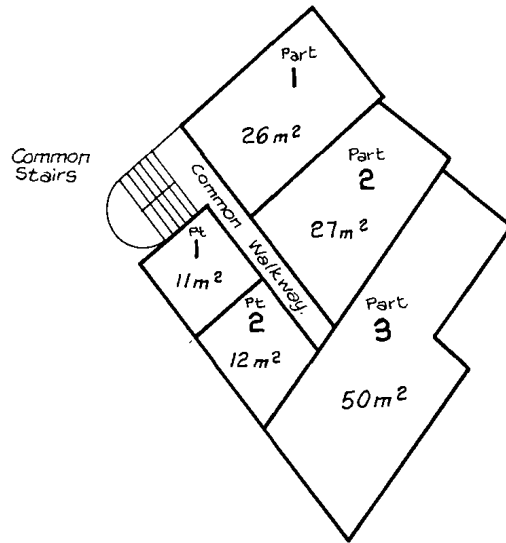
Regulation 8 (1)

~~Sheet No. 7 of 10 sheets~~

Sheet No. 7 of 11 sheets.

BUILDING UNITS PLAN NO.

Level "A"



Scale: 1:200

Floor areas are approximate only

Signature of Registered Proprietor:

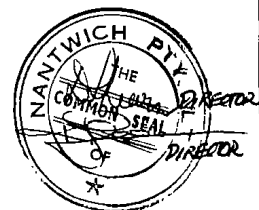
GIVEN under the Common Seal of NANTWICH PTY LTD, by authority of the Board of Directors:

*[Handwritten signature]*

*unc solicitor witness*

*Shire Clerk*

Shire Clerk.  
Council of the Shire of Maroochy.



Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 9)

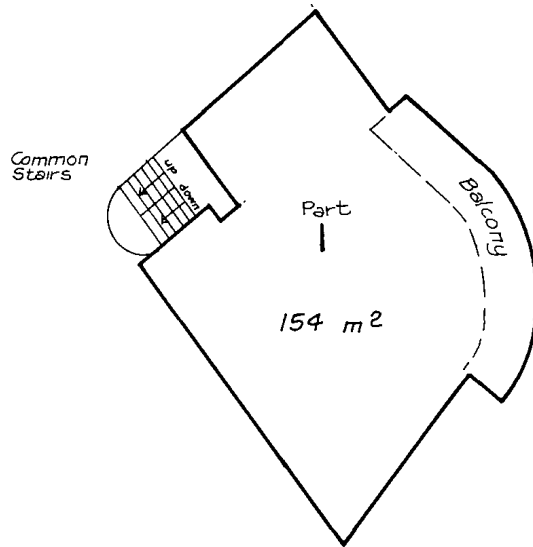
Regulation 8 (1)

Sheet No. 8 of 10 sheets

Sheet No. 8 of 11 sheets.

BUILDING UNITS PLAN NO. 4266

Level "B"



SECTION (Not to Scale)

Scale: 1:200

Floor areas are approximate only

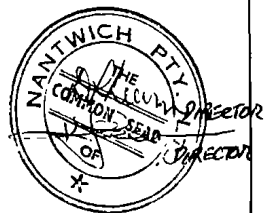
Signature of Registered Proprietor:

A handwritten signature in black ink, appearing to be 'M. C. Schuster'.

GIVEN under the Common Seal of NANTWICH PTY LTD by authority of the Board of Directors:

A handwritten signature in black ink, appearing to be 'A. L. Lunnell'.

Shire Clerk.  
Council of the Shire of Maroochy.



Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 9)

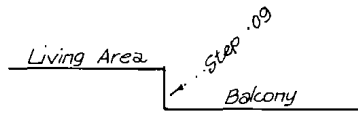
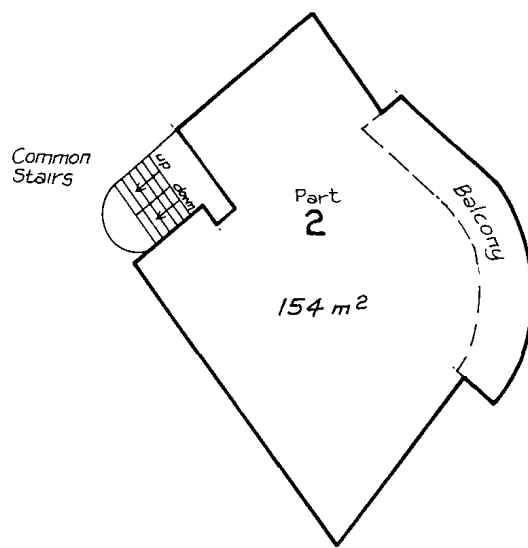
Regulation 8 (1)

~~Sheet No. 9 of 10 sheets~~

Sheet No. 9 of 11 sheets.

BUILDING UNITS PLAN NO. **4266**

Level "C"



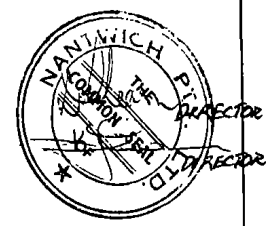
SECTION (Not to Scale)

Scale: 1:200

Floor areas are approximate only

Signature of Registered Proprietor: GIVEN under the Common Seal of  
 NANTWICH PTY LTD by authority of  
 the Board of Directors:

*[Handwritten Signature]*  
 Shire Clerk.  
 Council of the Shire of Maroochy.



Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 9)

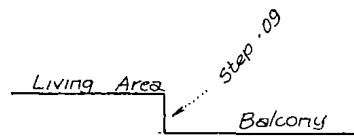
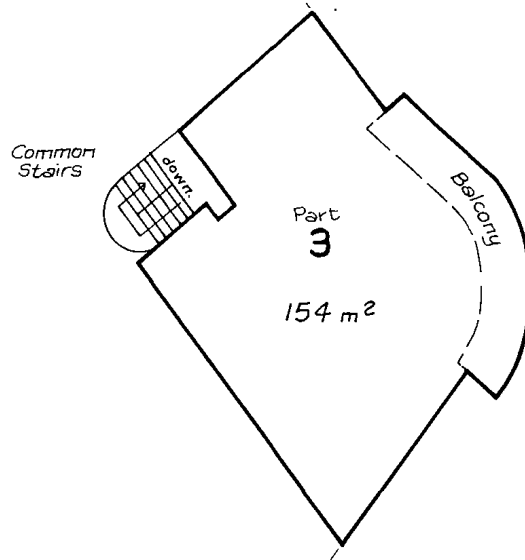
Regulation 8 (1)

Sheet No. 10 of 10 sheets

Sheet No. 10 of 11 sheets.

BUILDING UNITS PLAN NO. **4266**

Level "D"



SECTION: (Not to Scale)

Scale: 1:200

Floor areas are approximate only

Signature of Registered Proprietor:

GIVEN under the Common Seal of  
NANTWICH PTY LTD by authority of  
the Board of Directors:

*Witness*  
Shire Clerk.  
Council of the Shire of Maroochy.



Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

(Form 9)

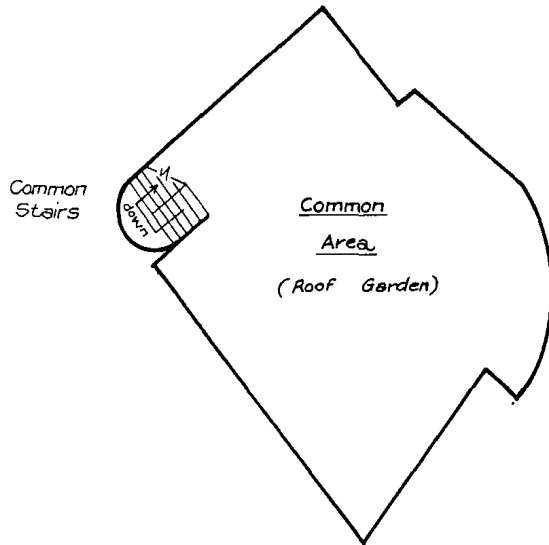
Regulation 8 (1)

Sheet No. 11 of 11 sheets

*[Handwritten signature]*

BUILDING UNITS PLAN NO. 4266

Level "E"

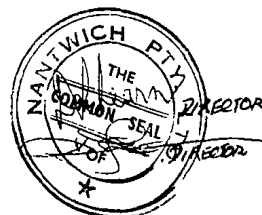


Scale: 1:200

Floor areas are approximate only

Signature of Registered Proprietor:

*[Handwritten signature]*  
Witness



*[Handwritten signature]*  
Shire Clerk.

Council of the Shire of Maroochy.

4266

**ESANDA LIMITED**  
(INCORPORATED IN VICTORIA)

ANZ CENTRE  
324 QUEEN STREET  
BRISBANE Q'LD. 4000

WHOLLY-OWNED GENERAL  
FINANCE SUBSIDIARY OF  
AUSTRALIA AND NEW ZEALAND  
BANKING GROUP LIMITED



G.P.O. BOX 228  
BRISBANE Q'LD. 4001  
TELEPHONE 221-7777

14th July, 1981.

The Registrar of Titles,  
Titles Office,  
BRISBANE.

Re : NANTWICH PTY. LTD.  
BUP NO. 4266  
MARINA HEIGHTS

Esanda Limited as Mortgagee under BM No.  
G335888 hereby consents to the registration  
of the above B.U.P.

DATED THIS 14TH DAY OF JULY 1981.

EXECUTED by ESANDA LIMITED by  
being signed by its Attorney  
EDWARD GLANVILLE HUSSEY,  
under Power of Attorney No. ~~0-98804~~  
(who hereby certifies that he is the  
Queensland Manager, Administrative  
Services Esanda Limited) in the  
presence of

ESANDA LIMITED  
by its Attorney

*[Signature]*  
.....  
Witness *[Signature]*

*[Signature]*

A pool safety certificate is required in Queensland when selling or leasing a property with a regulated pool.  
This form is to be used for the purposes of sections 246AA and 246AK of the *Building Act 1975*.

**1. Pool safety certificate number**

 Identification number: 
**2. Location of the swimming pool**

Property details are usually shown on the title documents and rates notices

Street address:



Postcode





Lot and plan details:

Local government area:

**3. Exemptions or alternative solutions for the swimming pool (if applicable)**

If an exemption or alternative solution is applicable to the swimming pool please state this. This will help provide pool owners with a concise and practical explanation of the exemption or alternative solution. It will also help to ensure the ongoing use of the pool and any future modifications do not compromise compliance with the pool safety standard.


**4. Pool properties**

Shared pool

Non-shared pool

Number of pools

**5. Pool safety certificate validity**

Effective date:









Expiry date:








**6. Certification**

I certify that I have inspected the swimming pool and I am reasonably satisfied that, under the *Building Act 1975*, the pool is a complying pool.

Name:

 Pool safety inspector  
licence number:

Signature:

**Other important information that could help save a young child's life**

It is the pool owner's responsibility to ensure that the pool (including the barriers for the pool) is properly maintained at all times to comply with the pool safety standard under the *Building Act 1975*. High penalties apply for non-compliance. Parents should also consider beginning swimming lessons for their young children from an early age. Please visit

<https://www.qbcc.qld.gov.au/your-property/swimming-pools/pool-safety-standard> for further information about swimming pool safety. This pool safety certificate does not certify that a building development approval has been given for the pool or the barriers for the pool. You can contact your local government to ensure this approval is in place.

**Privacy statement**

The Queensland Building and Construction Commission is collecting personal information as required under the *Building Act 1975*. This information may be stored by the QBCC, and will be used for administration, compliance, statistical research and evaluation of pool safety laws. Your personal information will be disclosed to other government agencies, local government authorities and third parties for purposes relating to administering and monitoring compliance with the Building Act 1975. Personal information will otherwise only be disclosed to third parties with your consent or unless authorised or required by law.

**RTI:** The information collected on this form will be retained as required by the *Public Records Act 2002* and other relevant Acts and regulations, and is subject to the Right to Information regime established by the *Right to Information Act 2009*.

This is a public document and the information in this form will be made available to the public.

24 September 2025

MARINA HEIGHTS CTS 10919

Not registered for GST

Shyam Sunder  
10 Boston Street  
CLAYFIELD QLD4011

Ref

Re Lot 2 MARINA HEIGHTS CTS 10919

Fee 84.10 Paid

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

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

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

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

Should you require any further information please contact our office.

KBW COMMUNITY MANAGEMENT PTY LTD



BODY CORPORATE MANAGER

# BCCM

# Form 33

Department of Justice

## Body corporate certificate

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

*This form is effective from 1 August 2025*

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

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

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

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

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

This certificate does not include information about:

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

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

### The community management statement

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

## The Office of the Commissioner for Body Corporate and Community Management

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

**The information in this certificate is issued on 24/09/2025**

### Becoming an owner

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

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

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

### How to get more information

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

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

## Contacting the body corporate

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

### Name and number of the community titles scheme

**MARINA HEIGHTS**

CTS No. **10919**

### Body corporate manager

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

### Is there a body corporate manager for the scheme?

Yes. The body corporate manager is:

Name: **Jared Smith/ss**

Company: **KBW Community Mgmt Pty Ltd**

Phone: **07 5458 5458**

Email: **admin@kbw.com.au**

### Accessing records

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

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

## Property and community titles scheme details

### Lot and plan details

Lot number: **2**

Plan type and number: **4266**

Plan of subdivision: **BUILDING FORMAT PLAN**

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

### Regulation module

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

More information is available from [www.qld.gov.au/buyingbodycorporate](http://www.qld.gov.au/buyingbodycorporate).

**The regulation module that applies to this scheme is the:**

**Standard**

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

### Layered arrangements of community titles schemes

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

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

**No**

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

### Building management statement

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

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

**No**

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

## By-laws and exclusive use areas

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

### What by-laws apply?

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

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

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

### General by-laws

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

### Exclusive use areas

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

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

**Yes**

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

**given with this certificate and listed below**

Date of Resolution	Lot Description	Conditions
05/08/81	REFER TO ATTACHED DOCUMENT TO CONFIRM IF ANY EXCLUSIVE USE AREAS ARE RELEVANT TO THIS LOT.	

## Lot entitlements and financial information

### Lot entitlements

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

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

### Contribution schedule

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

Total contribution schedule lot entitlements for all lots: **3**

### Interest schedule

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

Total interest schedule lot entitlements for all lots: **3**

### Statement of accounts

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

### Owner contributions (levies)

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

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

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

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

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

### Body corporate debts

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

## Owner contributions and amounts owing

### Administrative fund contributions

Total amount of contributions (before any discount) for lot **2** for the current financial year: \$ **16,828.09**

Number of instalments: **3** (outlined below)

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

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

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	5,195.21	4,156.17	15/05/24
01/12/24	5,816.44	4,653.15	04/12/24
01/06/25	5,816.44	4,653.15	15/05/25
		Amount overdue	<b>Nil</b>
		Amount Unpaid including amounts billed not yet due	<b>Nil</b>

### Sinking fund contributions

Total amount of contributions (before any discount) for lot **2** for the current financial year: \$ **8,020.83**

Number of instalments: **3** (outlined below)

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

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

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	2,604.17	2,083.34	15/05/24
01/12/24	2,708.33	2,166.66	04/12/24
01/06/25	2,708.33	2,166.66	15/05/25
		Amount overdue	<b>Nil</b>
		Amount Unpaid including amounts billed not yet due	<b>Nil</b>

### Special contributions - Administrative Fund (IF ANY)

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

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

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

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

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

Due date	Amount due	Amount due if discount applied	Paid
		Amount overdue	<b>Nil</b>
		Amount Unpaid including amounts billed not yet due	<b>Nil</b>

**Special contributions - Sinking Fund (IF ANY)**

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

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

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

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

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

Due date	Amount due	Amount due if discount applied	Paid
----------	------------	--------------------------------	------

Amount overdue **Nil**

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

**Other amounts payable by the lot owner**

Purpose	Fund	Amount	Due date	Amount
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No other amounts payable for the lot.

**Summary of amounts due but not paid by the current owner**

At the date of this certificate

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

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

**Common property and assets**

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

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

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

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

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

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

Yes - you can obtain a copy from the body corporate records - last sinking fund report: 25/11/18

**Current sinking fund balance (as at date of certificate): \$ 33,152.55**

**Improvements to common property the lot owner is responsible for**

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

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

Date	Description	Conditions
21/11/02	To install two airconditioners at rear of building, and one unit on front balcony.	As per A-F of Committee Resolution dated 21.11.02

**Body corporate assets**

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

A copy of the body corporate register assets is given with this certificate below

Description	Type	Acquisition	Supplier	Original Cost	Cost To Date	Market Value
Glass Table/& 6 Alum Chairs	Furniture & Fittings	13/11/06	Purchased by B Krop	\$0.00	\$0.00	\$1,049.00

**Insurance**

The body corporate must insure the common property and assets for full replacement value and public risk.

The body corporate must insure, for full replacement value, the following buildings where the lots in the scheme are created:

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

## Body corporate insurance policies

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

TYPE/COMPANY	POLICY NO.	SUM INSURED	PREMIUM	DUE DATE	EXCESS
BUILDING Strata Community Insurance	QRSC21009228	3,286,322.00	6,967.00	14/12/25	See policy for excesses
PUBLIC LIABILITY Strata Community Insurance	QRSC21009228	20,000,000.00	INCLUDED	14/12/25	See policy for excesses
OFFICE BEARERS Strata Community Insurance	QRSC21009228	1,000,000.00	INCLUDED	14/12/25	See policy for excesses
COMMON CONTENTS Strata Community Insurance	QRSC21009228	32,863.00	INCLUDED	14/12/25	See policy for excesses
VOLUNTARY WORKERS Strata Community Insurance	QRSC21009228	200,000.00	INCLUDED	14/12/25	See policy for excesses
LOSS OF RENT Strata Community Insurance	QRSC21009228	492,948.00	INCLUDED	14/12/25	See policy for excesses
BUILDING CATASTROPHE Strata Community Insurance	QRSC21009228	985,897.00	INCLUDED	14/12/25	See policy for excesses

## 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](http://www.qld.gov.au/buyingbodycorporate).

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

**No**

## Lot owner and occupier insurance

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

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

More information about insurance in community titles schemes is available from your solicitor or [www.qld.gov.au/buyingbodycorporate](http://www.qld.gov.au/buyingbodycorporate)

## Contracts and authorisations

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

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

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

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

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

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

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

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

**No**

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

**No**

#### **Embedded network electricity supply**

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

**No**

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

### **Body corporate authority**

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

**Name/s** KBW Community Mgmt Pty Ltd

**Positions/s held** Body Corporate Manager

**Date** 24/09/2025

**Signature/s** \_\_\_\_\_



#### **Copies of documents given with this certificate:**

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

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

Dealing: 704185355  
Title Reference:19204266  
Lodgment: 1069506  
Date: 15/07/2000 12:03:04

1. Name of Community Title Scheme

MARINA HEIGHTS

2. Regulation Module

Body Corporate and Community Management (Standard Module) Regulation 1997

3. Name of Body Corporate

BODY CORPORATE FOR MARINA HEIGHTS COMMUNITY TITLES SCHEME 10919

4. Address for service of documents on the body corporate

KING & BURNS PTY LTD  
PO BOX 467  
BUDERIM QLD 4556

5. By-Laws

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

6. Contribution Schedule

7. Interest Schedule

Lot	Entitlement	Lot	Entitlement
1 in BUP4266	1	1 in BUP4266	1
2 in BUP4266	1	2 in BUP4266	1
3 in BUP4266	1	3 in BUP4266	1

Total Lots: 3 Aggregate 3 Total Lots: 3 Aggregate 3

\*\*\*\*\* End \*\*\*\*\*

**BUILDING UNITS & GROUP TITLES ACT 1980-1990**  
**THIRD SCHEDULE BY-LAWS**

**BODY CORPORATE "MARINA HEIGHTS"**

1. **NOISE.** A proprietor or occupier of a lot shall not upon the parcel create any noise likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or any person lawfully using common property.
2. **VEHICLES.** Save where a by-law made pursuant to section 30 (7) authorizes him so to do, a proprietor or occupier of a lot shall not park or stand any motor or other vehicle upon common property except with the consent in writing of the body corporate.
3. **OBSTRUCTION.** A proprietor or occupier of a lot shall not obstruct lawful use of common property by any person.
4. **DAMAGE TO LAWNS, ETC., ON COMMON PROPERTY.** A proprietor or occupier of a lot shall not -
  - (a) damage any lawn, garden, tree shrub, plant or flower being part of or situated upon common property; or
  - (b) except with the consent in writing of the body corporate, use for his own purposes as a garden any portion of the common property.
5. **DAMAGE TO COMMON PROPERTY.** A proprietor or occupier of a lot shall not mark, paint, drive nails or screws or the like into, or otherwise damage or deface, any structure that forms part of the common property except with the consent in writing of the body corporate, but this by-law does not prevent a proprietor or person authorized by him from installing -
  - (a) any locking or other safety device for protection of his lot against intruders; or
  - (b) any screen or other device to prevent entry of animals or insects upon his lot:
 Provided that the locking or other safety device or, as the case may be, screen or other device is constructed in a workman-like manner, is maintained in a state of good and serviceable repair by the proprietor and does not detract from the amenity of the building.
6. **BEHAVIOUR OF INVITEES.** A proprietor or occupier of a lot shall take all reasonable steps to ensure that his invitees do not behave in a manner likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using common property.
7. **DEPOSITING RUBBISH, ETC., ON COMMON PROPERTY.** A proprietor or occupier of a lot shall not deposit or throw upon the common property any rubbish, dirt, dust or other material likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using the common property.
8. **APPEARANCE OF BUILDING.** In the case of a building units plan, a proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, hang any washing, towel, bedding, clothing or other article or display any sign, advertisement, placard, banner, pamphlet or like matter on any part of his lot in such a way as to be visible from outside the building.
9. **STORAGE OF FLAMMABLE LIQUIDS, ETC.** A proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, use or store upon his lot or upon the common property any flammable chemical, liquid or gas or other flammable material, other than chemicals, liquids, gases or other material used or intended to be used for domestic purposes, or any such chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.
10. **GARBAGE DISPOSAL.** A proprietor or occupier of a lot shall -
  - (a) save where the body corporate provides some other means of disposal of garbage, maintain within his lot, or on such part of the common property as may be authorized by the body corporate, in clean and dry condition and adequately covered, a receptacle for garbage;
  - (b) comply with all local authority by-laws and ordinances relating to the disposal of garbage;
  - (c) ensure that the health, hygiene and comfort of the proprietor or occupier of any other lot is not adversely affected by his disposal of garbage.
11. **KEEPING OF ANIMALS.** Subject to section 30 (12), a proprietor or occupier of a lot shall not, without the approval in writing of the body corporate, keep any animal upon his lot or the common property.

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

(Form 17)

Regulation 15

NOTIFICATION OF CHANGE OF BY-LAWS

The Proprietors "Marina Heights" Building Units Plan No. 4266 hereby certifies that in pursuance of the provisions of section 30 of the Building Units and Group Titles Act 1980, by special resolution duly passed on the 20th day of July, 1981 the by-laws in force in respect of the parcel referred to in the said plan were amended, added to or repealed as follows:-

1. By-Law 20 was repealed.
2. The following By-Laws 23 to 60 shall be added to the By-Laws contained in the Third Schedule to the Act:-
23. Outside air conditioning units, wireless and television aerials may not be erected without written permission of the Council.
24. No structural alteration shall be made to any lot (including any alteration to gas, water or electrical installations) without the prior permission in writing of the Council.
25. Proprietors shall not paint or affix any signs, advertisements, notices or posters to or on any part of the premises, nor do anything to vary the external appearance of their lots without the prior consent of the Council.
26. No external blinds shall be erected without the previous consent in writing of the Council.
27. Proprietors shall not directly instruct any contractors or workmen employed by the Council unless so authorised; and all requests for consideration of any particular matter to be referred to the Council shall be directed to the Secretary and not to the Chairman or any member of the Council.
28. The pathways and drives on the land shall not be obstructed by any of the proprietors or used by them for any other purpose than for reasonable ingress and egress to and from their respective lots and no proprietor shall park or permit to be parked any vehicle so as to prevent the passage of other vehicles over the said pathways, drives and easement.
29. Each proprietor shall be responsible for the interior maintenance and decoration of his lot.
30. Windows shall be kept clean and promptly replaced with fresh glass of the same kind and weight as at present if broken or cracked.
31. A proprietor shall not waste the water and shall see that all water taps in his lot are promptly turned off after use.
32. The water closets, conveniences and other water apparatus including waste pipes and drains shall not be used for any purpose other than those for which they were constructed and no sweepings or rubbish or other unsuitable substance shall be deposited therein. Any damage or

blockage resulting to such water closets, conveniences, water apparatus, waste pipes and drains from misuse or negligence shall be borne by the proprietor whether the same is caused by his own actions or those of members of his household or his servants or agents or guests.

33. A proprietor shall give the Council prompt notice of any accident to or defect in the water pipes, gas pipes, electric installations or fixtures which comes to his knowledge and the Council shall have authority by its agents or servants in the circumstances having regard to the urgency involved to examine or make such repairs or renovations as they may deem necessary for the safety and preservation of the said building as often as may be necessary.
34. A proprietor shall not obstruct nor deposit anything on any path hall stairway, corridor or lift in the building nor injure nor dirty any part thereof.
35. A proprietor shall not deposit anything or throw any dust or beat any mat, carpet or cloth on or in or allow children to play in or obstruct the use by other occupants of the common areas in the building and grounds.
36. All lots shall be kept clean and all practicable steps shall be taken to prevent infestation by vermin and/or insects.
37. A proprietor shall not throw or allow to fall or permit or suffer to be thrown or to fall any paper or rubbish refuse cigarette butts or other substance whatsoever out of the windows or doors or down the staircase passages or skylights from balconies from the roof or in passageways of the building. Any damage or costs for cleaning or repair caused by breach hereof shall be borne by the proprietor concerned.
38. (a) Incinerators and garbage cans shall be placed only where approved by the Council and used only for the purpose for which they are provided.  
(b) Empty bottles, boxes, used containers and similar items shall be stored tidily and, so far as possible out of sight.  
(c) Car spaces shall be kept tidy and free of all litter.
39. No clothing bedding or other articles shall be hung on the windows balconies or on the outside of the building or windows thereof.
40. No animals or birds shall be kept in any lot without the written consent of the Council which consent may at any time be withdrawn.
41. A proprietor shall not permit or suffer any person of unsound mind or a drunkard to reside in or be about any lot.
42. In the event of any infectious disease which may require notification by virtue of any Statute Regulation or Ordinance happening in any lot the proprietor of such lot shall give written notice thereof and any other information which may be required relative thereto to the Council and shall pay to the Council the expenses of disinfecting the lot and any other lot or lots in the building and common property as considered necessary by the Council and replacing any articles or things the destruction of which may be rendered necessary by such disease.
43. Proprietors shall not bring to, do or keep anything in his lot which shall increase the rate of fire insurance on the building or any property on the land or which may conflict with the laws and/or regulations relating to fires or any insurance policy upon the building or any property on the land or the regulations or ordinances of any public authority for the time being in force.
44. Proprietors shall not use any chemicals, burning fluids, acetylene gas or alcohol in lighting or heating the premises, nor in any other way cause or increase a risk of fire or explosion in their lots.

45. The Council by majority resolution may impose on any proprietor a fine not exceeding \$100.00 in respect of any individual breach of these regulations.
46. A proprietor his tenants, servants or agents shall not make or permit any objectionable noises in the building, or premises nor interfere in any way with other residents or those having business with them and all musical instruments, wireless, radiograms, television sets and the like shall be controlled so that the sound arising therefrom shall be reasonable and not cause annoyance to the other occupants of the building. In particular, no resident shall hold or permit to be held any special gathering in his lot in which there shall occur any noise which interferes with the peace and quietness of any other occupant of the building, at any time of the day or night. The volume of radio or television receivers and sound equipment shall be kept as low as possible at all times and they shall not be operated between the hours of 10.00 p.m. and 8.00 a.m. in such a manner as to be audible at all in any other lot. A member shall not permit any piano or other musical instrument to be practiced or played upon or any avoidable noise to be made in the lots between the hours of 10.00 p.m. and 8.00 a.m. Quiet playing of musical instruments is permissible to a reasonable extent at any time during the hours of 8.00 a.m. and 10.00 p.m. Practising during the same hours is permissible but not for longer than one hour at a time, or for a total of more than three hours in any day.
47. Guests leaving after 11.00 p.m. shall be requested by their hosts to leave quietly. Quietness also shall be observed when occupants return to the building late at night or in early morning hours.
48. No child shall be allowed to cry unattended. No child, servant or guest shall be permitted to cause any annoyance to any other resident.
49. Proprietors shall not permit any auction sale to be conducted or to take place upon the premises.
50. Before any furniture, piano or safe is moved into or out of any lot due notice must be given to the Secretary and the moving of same must be done in the manner and at the time directed by the Council.
51. In the event of any unavoidable noise in a lot at any time the resident therein shall take all practical means to minimise annoyance to other residents by closing all doors, windows and curtains of their lots and also such further steps as may be within their power for the same purpose.
52. All doors and windows to the lots shall be securely fastened on all occasions when the lots are left unoccupied and the Council reserves the right to enter and fasten the same if left unsecurely fastened.
53. Upon one day's notice in writing the Council and its servants, agents and contractors shall be permitted to inspect the interior of any lot and to test any electrical, gas or water installation or equipment therein and to trace and repair any leakage or defect in the said installations or equipment (at the expense of the proprietor in cases where such leakage or defect is due to any act or default of the said proprietor or his tenants, guests, servants or agents). If not so permitted, they may effect an entry. The Council, in exercising this power, shall ensure that its servants, agents and employees cause as little inconvenience to the occupant of the lot as is reasonable in the circumstances.
54. A copy of these By-Laws (or a precis thereof approved by the Council) shall be exhibited in a prominent place in any lot made available for letting.
55. The swimming pool shall not be used between the hours of 10.30 p.m. and 7.00 a.m.
56. The Council may make rules relating to the common property not inconsistent with these By-Laws and the same shall be observed by the proprietors unless and until they are disallowed or revoked by a special resolution

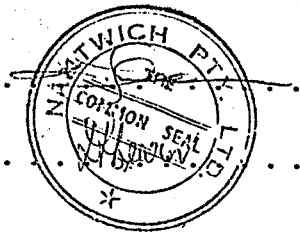
at a general meeting of the proprietors.

- 57. The duties and obligations imposed by these By-Laws on a proprietor of a lot shall be observed not only by the proprietor but by the proprietor's tenants, guests, servants, employees, agents, children, invitees and licencees.
- 58. Where a Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any proprietor or the tenants, guests, servants, employees, agents, children, invitees or licencees of the proprietor or any of them, the Council shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the proprietor of the lot at the time when the breach occurred.
- 59. The proprietor shall not hang curtains visible from outside the lot unless those curtains have a backing of such colour and design as shall be approved by the Council of the Body Corporate. A proprietor shall not instal renovate and/or replace a curtain backing without having the colour and design of same approved by the Council. In giving such approvals, the Council shall ensure so far as practicable that curtain backing used in all lots presents a uniform appearance when viewed from outside the building.
- 60. A proprietor shall not enclose any part of any balcony forming part of a lot without the prior consent of the Council.

The Common Seal of the Proprietors "Marina Heights" Building Units  
 Plan No. 4266 was hereunto affixed on the 29th day of July  
 1981 in the presence of Nantwich Pty. Ltd. the sole member of the Council.



tion  
 THE COMMON SEAL of NANTWICH PTY LTD )  
 was hereunto affixed by authority of )  
 of the board of directors in the )  
 presence of a director )  
 and a secretary )  
 in the presence of: - )



A Justice of the Peace / Solicitor

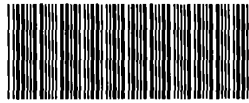
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*[Handwritten signature]*

G456924

*Notification of Change  
of By-laws*

PARTICULARS RECORDED ON  
BUILDING UNITS PLAN No. 4266  
THE 5 AUG. 1981

*[Signature]*  
REGISTRAR OF TITLES



601196396

G456924

CH BY-LAWS

94571

*1/ 32.00*

RECEIVED  
REG. OF TITLES  
JUL 30 2 16 PM '81

R. J. TIFFIN & ASSOCIATES  
G.P.O. BOX 2400 — PHONE 229 2330  
FOR *Bernie Munro & Colina*

BUILDING UNITS AND GROUP TITLES ACT 1980  
BUILDING UNITS AND GROUP TITLES REGULATIONS 1980

(Form 17)

Regulation 15

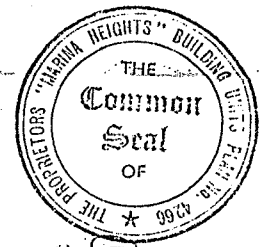
5/8/81

NOTIFICATION OF CHANGE OF BY-LAWS

The Proprietors Marina Heights Building Units Plan No. 4266 hereby certifies that in pursuance of the provisions of Section 30 of the Building Units and Group Titles Act 1980 by resolution without dissent duly passed on the 20th day of July, 1981 the by-laws in force in respect of the parcel referred to in the said plan were amended, added to or repealed as follows:-

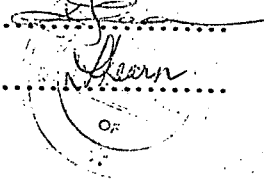
- 61. The respective proprietors for the time being and from time to time of lot 3 in Building Units Plan No. 4266 shall be entitled to the exclusive use and enjoyment for gardening and recreational purposes of that part of the common property as is delineated, described and numbered in the plan annexed hereto and marked with the letter "A".

The Common Seal of the Proprietors Marina Heights Building Units Plan No. 4266 was hereunto affixed on the 29th day of July 1981 in the presence of:

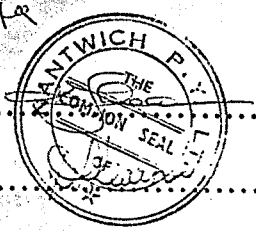


NANTWICH PTY. LTD. sole member of the Council  
THE COMMON SEAL of NANTWICH PTY LTD was hereunto affixed by authority of a resolution of the Board of Directors in the presence of a director and the Secretary/Director \*  
NANTWICH PTY. LTD as proprietor of Lots 1-3 hereby consents to the by-law numbered 61 above.

*[Handwritten signature]*



THE COMMON SEAL of NANTWICH PTY. LTD. )  
was hereunto affixed by authority of a )  
resolution of the Board of Directors )  
in the presence of a Director and the )  
Secretary/a Director and in the )  
presence of:-



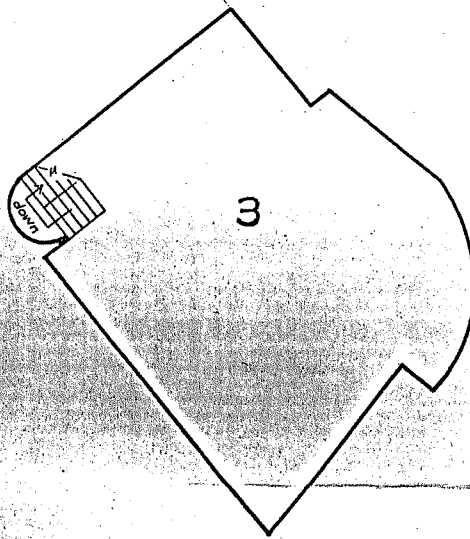
*[Handwritten signature]*

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

Roof & Stairs above Level 'D' Allocation Plan.

Level "E"

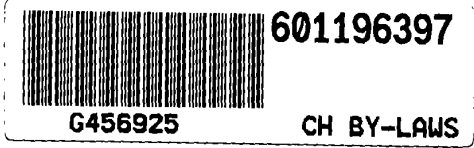


Scale 1:200

Signature of Registered Proprietor: GIVEN under the Common Seal of  
NANTWICH PTY LTD by authority of  
the Board of Directors:

G456925

Notification of Change  
of By-laws.



PARTICULARS RECORDED ON

BUILDING UNITS PLAN No. 4266

THE 5 AUG 1981

*[Signature]*  
REGISTRAR OF TITLES  
QUEENSLAND

94571

*B/ 32.00*

RECEIVED  
REG. OF TITLES  
JUN 30 2 16 PM '81

R. J. TIFFIN & ASSOCIATES  
G.P.O BOX 2400 — PHONE 229 2330  
FOR *Barrie Munro + Colman*



Direct Insurance Brokers  
 AFSL 241075  
 ABN 39010352075  
 38 Brookes Street  
 Bowen Hills QLD 4006  
 Ph: 07 3866 5444

Email: admin@directinsurance.com.au  
 Web: http://www.directinsurance.com.au

### RENEWAL TAX INVOICE

Body Corp Marina Heights CTS 10919  
 C/- KBW Community Management  
 Po Box 287  
 \*\*\* DEC BSI ON RNL AS PER FILE NOTE \*\*\*  
 MOOLOOLABA QLD 4557

Date: 11/11/2024  
 Invoice Number: 498807  
 Account Manager: BC39

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

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

Type of Policy	CTD Community Title - Domestic	Premium	
Insured	Body Corp Marina Heights CTS 10919	Base Premium	\$5,351.52
Policy Description	Community Title - Domestic - 18 Marina Walk, Alexandra Headlands Qld 4572	F & E Service Levy	\$0.00
Policy Number	QRSC21009228	Stamp Duty	\$529.79
Period of Insurance	14/12/2024 to 14/12/2025	Underwriter Fee	\$200.00
Effective Date	14/12/2024	Broker Fee	\$250.50
Insurer	SCI - Strata Community Insurance Agencies Pty Ltd	Admin Fee	\$50.00
Underwritten By	Allianz Australia Insurance Limited	GST	\$585.19
		<b>Invoice Total</b>	<b>\$6,967.00</b>

#### Payment Options



**DEFT Reference Number**  
**40726224988073**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au). Payments by credit card may attract a surcharge.



\*498 407262 24988073

Pay in-store at Australia Post by cheque or EFTPOS



**Bill Code: 20362**  
**Ref: 40726224988073**

#### Direct Insurance Brokers

Want to pay monthly?



Click here to accept online

Total amount payable \$7,752.70  
 (includes application fee and credit charges)  
 or visit [edge.iqumulate.com/myaccount](http://edge.iqumulate.com/myaccount)  
 Enter code: **ECEFF9ZMKV**

✓  
 Smooth out cash flow  
 Easy monthly payments  
 No additional security

**Name:** Body Corp Marina Heights CTS 10919  
**Client ID:** 25769  
**Invoice No:** 498807

1<sup>st</sup> instalment of: \$ 793.27  
 followed by 9 instalments of: \$ 773.27  
**or Total Due: \$6,967.00**

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

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

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

	Amount	GST	Total
Broker Fee	\$250.50	\$25.05	\$330.55
Admin Fee	\$50.00	\$5.00	
Commission	\$1,070.31	\$107.02	\$1,177.33
Total Income	\$1,370.81	\$137.07	\$1,507.88
Referral Partner Amount	-\$802.73	-\$80.26	-\$882.99
Net Income	\$568.08	\$56.81	\$624.89

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

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

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

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

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

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

You do not need to tell the insurer anything that:

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

If you do not tell the insurer something

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

**Direct Insurance Brokers**AFSL 241075  
AB.N. 39010352075**Duty of disclosure - (non-consumer insurance contracts only- renewals)**

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

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

**If you do not tell the insurer something**

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

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

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

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

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

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

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

**Retained Remuneration:** You are aware from our Financial Services Guide that we earn commission from insurers for placing insurance with them. Most of the commission and fees we earn are paid to staff and for operational expenses. When you pay this invoice, you agree that should this insurance be adjusted or cancelled during the period of insurance, we will retain our remuneration. You will receive the return premium only from the underwriter, however any commission or fees that our offices receive will be retained by us. For some insurances there is no refund entitlement. If Premium Funding is used to pay a premium, any refund is remitted to the Premium Funding company unless they direct otherwise. We are not responsible for any additional funding costs that may accrue through delays in obtaining refunds from insurers.

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

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

**Direct Insurance Brokers**

AFSL 241075  
AB.N. 39010352075

**Notes:**

**Body Corporate Marina Heights CTS 10919  
RESIDENTIAL STRATA INSURANCE SUMMARY**

**Location:** 18 Marina Walk, Alexandra Headlands Qld 4572

**Insurance Period:** 14/12/24 to 14/12/25

This summary is intended to provide a quick reference to your cover. It highlights benefits and draws attention to some aspects of cover that are commonly misunderstood. It is not an exhaustive explanation of all the benefits and exclusions of the:

**STRATA COMMUNITY INSURANCE (SCI) - RESIDENTIAL STRATA** version SCI034-Policy-RS-PPW-02/2021 insurer's documentation prevails and should be read. The policy wording is enclosed.

The policy is underwritten by Allianz Australia Insurance 100%. SCI Pty Ltd is the Wholesale Intermediary. Should you wish to access the Financial Services Guide, please contact us and we will arrange to have a copy sent to you. The U/W Levy is a SCI Pty Ltd fee.

**Please contact us if you have any questions or need more details or advice on this or any other insurance.**

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

Policy Schedule

<b>SECTION 1</b>	PART A	Building	\$3,286,322
		Common Area Contents	\$32,863
		Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temp Accommodation	\$492,948
		Floating Floors	Selected
		Flood	Not Selected
<b>SECTION 2</b>		Liability	\$20,000,000
<b>SECTION 3</b>		Voluntary Workers	\$200,000/\$2,000
<b>SECTION 5</b>		Fidelity Guarantee	\$100,000
<b>SECTION 6</b>		Office Bearer's Liability	\$1,000,000
<b>SECTION 7</b>		Machinery Breakdown	Not Selected
<b>SECTION 8</b>		Catastrophe	\$985,897
<b>SECTION 9</b>		Government Audit Costs	\$25,000
		Appeal Expenses	\$100,000
		Legal Defence Expenses	\$50,000
<b>SECTION 10</b>		Lot Owner's Fixtures & Fittings	\$300,000
<b>SECTION 11</b>		Loss of Lot Market Value	Not Selected
<b>EXCESSES:</b>	Section 1	\$1,000	Insured Property (including Earthquake)
	Section 9	\$1,000	Legal Defence Expenses and 10% contribution

**FLOOD Notice:**

The definition of flood is:

**Direct Insurance Brokers**

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

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

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

**BUILDING SUM INSURED Notice**

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

**STORM SURGE Notice**

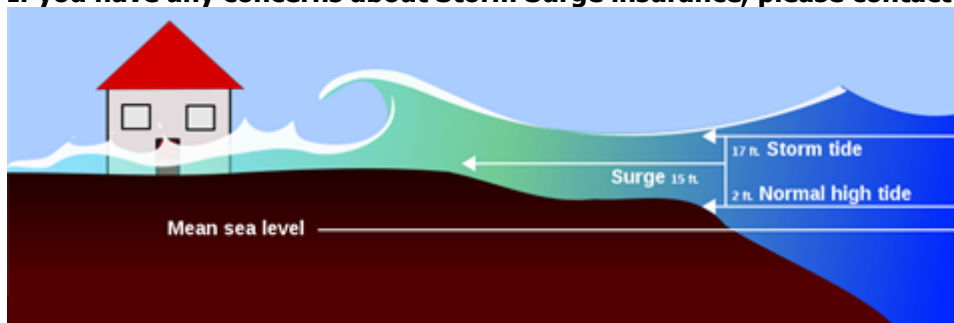
A storm surge is a coastal flood or tsunami-like phenomenon of rising water commonly associated with low pressure weather systems (such as tropical cyclones and strong extratropical cyclones), the severity of which is affected by the shallowness and orientation of the water body relative to storm path,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

Does my policy cover this?

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

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

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



**Property Details**

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

<b>Year Built:</b>	1981	<b>External Walls:</b>	Cavity Brick	<b>Cladding/Type/%</b>	-
<b>No. of Lots:</b>	3	<b>Floors:</b>	Concrete	<b>% of Holiday Let:</b>	-
<b>No. of Storeys:</b>	3	<b>Roof:</b>	Concrete	<b>% of Commercial Lots:</b>	-
<b>No. of Pools:</b>	1	<b>No. of Lifts:</b>	-	<b>Other:</b>	-
<b>Are there any known defects or hazards: No</b>					

**IMPORTANT MATTERS**

**Policy Wording (PDS)**

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

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

Please read your **Duty to not make a misrepresentation (consumer insurance contracts) or Your Duty Of Disclosure (non consumer insurance contracts)** and the other Important Notices on the back of the invoice. Insurers may impose a

**Direct Insurance Brokers**AFSL 241075  
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penalty or even deny a claim where disclosure does not meet their strict standards for acceptance. **If there is anything which should be disclosed to the insurer, please send us the details.**

**Office Bearers Liability provides cover on a "Claims Made" Basis.** (This is different to ordinary legal liability insurances). For any Office Bearers Liability claim to be considered by your insurance company, the following **must** happen **during** the current period of insurance:-

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

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

**Privacy Policy Statement**

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

**Financial Claims Scheme**

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

**Insurance Code of Practice**

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

**Terms of Engagement**

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

Our Team

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

Our Services

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

Pre-placement services

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

Insurance placement and premium financing

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

Post-placement services

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

Approaching the market

We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with a segment of the Insurer and Underwriter market who are able to provide cover appropriate to the risk, which will enable us to find the right insurance product for you.

Remuneration

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

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Policy Cancellation

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

Payment Terms

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

Our advice to you

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

Period of Engagement

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

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

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

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

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**FINANCIAL SERVICES GUIDE**

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

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

Address: 38 Brookes Street, Bowen Hills Qld 4006

Phone: 07 3866 5444

Email: [admin@directinsurance.com.au](mailto:admin@directinsurance.com.au)

Website: [www.directinsurance.com.au](http://www.directinsurance.com.au)

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

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

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

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

**Direct Insurance Brokers**

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

Further information about these benefits and relationships is set out in this Financial Services Guide. If you have any questions about this information, please ask us.

**Further information when personal advice is given**

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

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

**Product disclosure statement**

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

**From when does this FSG apply?**

This FSG applies from 13 September 2024 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

**How can I instruct you?**

You can contact us to give us instructions by post, phone or email via details mentioned on page 1 of this FSG.

**Who is responsible for the financial services provided?**

Direct Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

Direct Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241075. The contact details for Direct Insurance Brokers Pty Ltd are on the front of this FSG.

Direct Insurance Brokers Pty Ltd also trades as Salon Insurance Australia and Strata Brokers.

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

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

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**Will I receive tailored advice?**

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

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

You should read the warnings contained in any SOA or IIS, or any other warnings that we give you, carefully before making any decision about an insurance policy.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

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

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**Contractual Liability and your insurance cover**

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

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

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

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, [www.directinsurance.com.au](http://www.directinsurance.com.au).

If you wish to look at your file, please ask us. We will make arrangements for you to do so.

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**How will I pay for the services provided?**

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

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

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

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

Our commission will be calculated based on the following formula:

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

In this formula:

X = our commission

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

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

Any fees that we charge you will be shown separately.

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

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

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

See below for information on the Steadfast association and commission.

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**Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?****Steadfast**

Direct Insurance Brokers Pty Ltd pay a membership fee to Steadfast Group Limited (Steadfast) to be a Steadfast Group Limited member, also referred to as a Network Broker. As a Steadfast Network Broker, we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast, or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at [www.steadfast.com.au](http://www.steadfast.com.au)

**CQIB**

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

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

**NIBA**

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

**Premium Funding**

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

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

**Staff Family and Friends**

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

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**What should I do if I have a complaint?**

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

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

Ph - 1800 931 678  
Email - [info@afca.org.au](mailto:info@afca.org.au)  
Website - [www.afca.org.au](http://www.afca.org.au)

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

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

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

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

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

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**Any questions?**

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

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

# MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

## BALANCE SHEET

AS AT 24 SEPTEMBER 2025

	ACTUAL 24/09/2025	ACTUAL 31/07/2025
<b><u>PROPRIETORS FUND</u></b>		
Administrative Fund	1,580.18	4,479.37
Sinking Fund	33,152.55	33,152.55
<b><u>TOTAL</u></b>	<b><u>\$ 34,732.73</u></b>	<b><u>\$ 37,631.92</u></b>
 <b><u>THESE FUNDS ARE REPRESENTED BY</u></b>		
<b><u>CURRENT ASSETS</u></b>		
Cash At Bank	34,732.73	37,631.92
<b><u>TOTAL ASSETS</u></b>	<b><u>34,732.73</u></b>	<b><u>37,631.92</u></b>
 <b><u>LIABILITIES</u></b>		
<b><u>TOTAL LIABILITIES</u></b>	<b><u>0.00</u></b>	<b><u>0.00</u></b>
 <b><u>NET ASSETS</u></b>	 <b><u>\$ 34,732.73</u></b>	 <b><u>\$ 37,631.92</u></b>

# MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

## STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2025 TO 24 SEPTEMBER 2025

	ACTUAL 01/08/25-24/09/25	BUDGET 01/08/25-31/07/26	ACTUAL 01/08/24-31/07/25
<b><u>ADMINISTRATIVE FUND</u></b>			
<b><u>INCOME</u></b>			
Levies - Administrative Fund	0.00	35,602.50	34,898.64
Discount - Admin Fund	0.00	(7,120.50)	(6,979.74)
<b><u>TOTAL ADMIN. FUND INCOME</u></b>	<b>0.00</b>	<b>28,482.00</b>	<b>27,918.90</b>
<b><u>EXPENDITURE - ADMIN. FUND</u></b>			
Archive Fee	0.00	17.00	17.00
Tax Agents Fee	0.00	220.00	220.00
Kbw Body Corp Admin Fees	197.75	823.00	791.00
Cleaning Stairs Etc	200.00	1,400.00	1,300.00
Common Power	0.00	6,500.00	4,692.78
Grounds Contractor	1,878.80	7,000.00	5,128.79
Insurance	0.00	7,664.00	6,967.00
Pest Control	0.00	600.00	499.00
Disbursements	0.00	262.00	252.00
P P & S-Extras	0.00	300.00	224.93
R & M Building	0.00	1,200.00	811.00
R & M Gardens & Grounds	117.75	500.00	303.02
Pool/Spa/Sauna-Repairs/Mainten	246.00	1,000.00	649.26
R & M Pool Chemicals	258.89	500.00	466.50
Secretarial-Extras	0.00	440.00	0.00
Software Licensing Fee	0.00	56.00	55.35
<b><u>TOTAL ADMIN. EXPENDITURE</u></b>	<b>2,899.19</b>	<b>28,482.00</b>	<b>22,377.63</b>
<b><u>SURPLUS / DEFICIT</u></b>	<b>\$ (2,899.19)</b>	<b>\$ 0.00</b>	<b>\$ 5,541.27</b>
Opening Admin. Balance	4,479.37	4,479.37	(1,061.90)
<b><u>ADMINISTRATIVE FUND BALANCE</u></b>	<b>\$ 1,580.18</b>	<b>\$ 4,479.37</b>	<b>\$ 4,479.37</b>

# MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

## STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2025 TO 24 SEPTEMBER 2025

	ACTUAL 01/08/25-24/09/25	BUDGET 01/08/25-31/07/26	ACTUAL 01/08/24-31/07/25
<b><u>SINKING FUND</u></b>			
<b><u>INCOME</u></b>			
Levies - Sinking Fund	0.00	16,250.00	16,249.98
Discount - Sinking Fund	0.00	(3,250.00)	(3,250.02)
<b><u>TOTAL SINKING FUND INCOME</u></b>	<b>0.00</b>	<b>13,000.00</b>	<b>12,999.96</b>
<b><u>EXPENDITURE - SINKING FUND</u></b>			
Electrical	0.00	0.00	1,176.50
<b><u>TOTAL SINK. FUND EXPENDITURE</u></b>	<b>0.00</b>	<b>0.00</b>	<b>1,176.50</b>
<b><u>SURPLUS / DEFICIT</u></b>	<b>\$ 0.00</b>	<b>\$ 13,000.00</b>	<b>\$ 11,823.46</b>
Opening Sinking Fund Balance	33,152.55	33,152.55	21,329.09
<b><u>SINKING FUND BALANCE</u></b>	<b>\$ 33,152.55</b>	<b>\$ 46,152.55</b>	<b>\$ 33,152.55</b>

# MARINA HEIGHTS CTS 10919

## ACCOUNTS SUMMARY

1 August 2025 to 24 September 2025

<u>Date</u>	<u>Details</u>	<u>Payee</u>	<u>Amount</u>
<b>125</b>	<b>Administrative Fund</b>	<b>KBW BODY CORP ADMIN FEES</b>	
18/08/25	Admin Fees	Kbw Community Mgmt Pty Ltd	197.75
	<b>Total:</b>		<b>197.75</b>
<b>1256</b>	<b>Administrative Fund</b>	<b>CLEANING STAIRS ETC</b>	
06/08/25	July 2025	Robyn Johnston Cln Svc	100.00
03/09/25	August 2025	Robyn Johnston Cln Svc	100.00
	<b>Total:</b>		<b>200.00</b>
<b>128</b>	<b>Administrative Fund</b>	<b>GROUNDS CONTRACTOR</b>	
13/08/25	July 2025	Niko Maintenance	1,339.80
03/09/25	August 2025	Niko Maintenance	506.00
03/09/25	Green Waste	Niko Maintenance	16.50
03/09/25	Weed Spray	Niko Maintenance	16.50
	<b>Total:</b>		<b>1,878.80</b>
<b>1502</b>	<b>Administrative Fund</b>	<b>R &amp; M GARDENS &amp; GROUNDS</b>	
15/09/25	Garden Items	J M Robinson	117.75
	<b>Total:</b>		<b>117.75</b>
<b>1503</b>	<b>Administrative Fund</b>	<b>POOL/SPA/SAUNA-REPAIRS/MAINTEN</b>	
17/09/25	Pool Safety Cert	Cc's Pool Inspections	246.00
	<b>Total:</b>		<b>246.00</b>
<b>1504</b>	<b>Administrative Fund</b>	<b>R &amp; M POOL CHEMICALS</b>	
13/08/25	Pool Chemicals	Niko Maintenance	150.65
03/09/25	Pool Chemicals	Niko Maintenance	108.24
	<b>Total:</b>		<b>258.89</b>



# ASSET REGISTER

## MARINA HEIGHTS CTS 10919

Description	Type	Method of Acquisition	Date of Acquisition	Acquired from	Original Cost	Cost to date	Market Value
<b>Bbq Area Seats x 2</b>	<b>Furniture &amp; Fittings</b>	<b>Purchase</b>	<b>150903</b>	<b>STAATZ L Unit 1 'Marina Heights' Marina Walk ALEXANDRA HEADLAND Q 4572</b>	<b>130.00</b>	<b>130.00</b>	
<b>Glass Table/&amp; 6 Alum Chairs</b>	<b>Furniture &amp; Fittings</b>	<b>Purchase</b>	<b>131106</b>	<b>Purchased by B Krop</b>		<b>0.00</b>	<b>1,049.00</b>
<b>Rpl Pool Furniture</b>	<b>Furniture &amp; Fittings</b>	<b>Purchase</b>	<b>150808</b>	<b>The Outdoor Furniture Speciali 32 Wisers Rd MAROOCHYDORE QLD 4558 Ed Krop-Reimbursement</b>	<b>835.00</b>	<b>835.00</b>	
<b>Black Lindale Round Table (flat packed)</b>	<b>Furniture &amp; Fittings</b>	<b>Purchase</b>	<b>280316</b>	<b>The Outdoor Furniture Speciali 2/55 Maroochy Boulevard MAROOCHYDORE QLD 4558</b>		<b>0.00</b>	<b>159.00</b>
<b>Totals</b>					<b>965.00</b>	<b>965.00</b>	<b>1,208.00</b>



Dr S Sunder

## WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

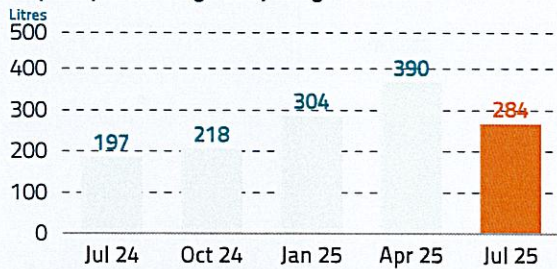
Account number	1570
Payment reference	0000 0157 01
Property	Marina Heights, Unit 2/18 Marina Walk, ALEXANDRA HEADLAND, QLD
Bill number	7127473541
Billing period	12 Apr 2025 89 days to 9 Jul 2025
Issue date	15 Jul 2025
Approximate date of next meter reading	9 Oct 2025

### Your account activity

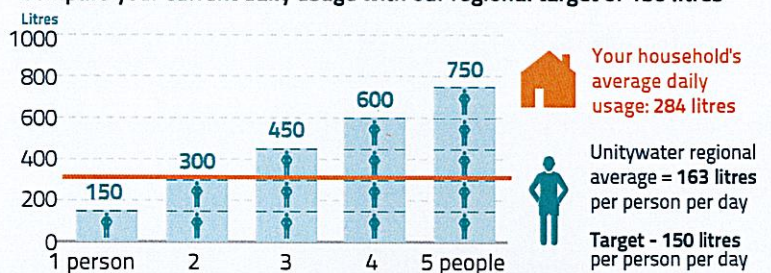
Your last bill <b>\$427.05</b>	−	Payments/ adjustments <b>\$427.05</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$364.66</b>	=	<b>Total due</b> <b>\$364.66</b>
								<b>Due date</b> <b>14 Aug 2025</b>

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](http://unitywater.com/pricing)



### Easy ways to pay For other payment options - see over

**BPAY**  
Biller Code: 130393  
Ref: 0000 0157 01  
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](http://bpay.com.au)  
\* Registered to BPAY Pty Ltd ABN 69 079 137 518

**Direct Debit**  
Login to My Account at [unitywater.com](http://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](http://unitywater.com/smoothpay)

## Your account details

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

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
UT2100137X	11 Apr 25	1347	9 Jul 25	1423	76	33.33	25.3	89	284.3
					<b>Total water usage</b>		<b>25.3</b>	<b>89</b>	<b>284.3</b>
					<b>Total sewerage usage (waste and greywater) = 90% of water usage</b>		<b>22.77</b>	<b>89</b>	<b>255.8</b>

### Activity since last bill

Last bill	\$427.05
Payments / adjustments	
14 May 2025 BPoint IVR Payment	-\$427.05
<b>Account balance</b>	<b>\$0.00</b> <sup>1</sup>

### Water and Sewerage Charges

Lot 2 Plan BUP4266 Installation ID 378260

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	12 Apr 25 to 30 Jun 25	0.2843	80	\$3.444	\$78.32
State Govt Bulk Water	01 Jul 25 to 09 Jul 25	0.2843	9	\$3.517	\$9.00

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	12 Apr 25 to 30 Jun 25	0.2843	80	\$0.760	\$17.28
Water up to 822 L/day	01 Jul 25 to 09 Jul 25	0.2843	9	\$0.787	\$2.01
Sewerage up to 740 L/day	12 Apr 25 to 30 Jun 25	0.2558	80	\$0.760	\$15.56
Sewerage up to 740 L/day	01 Jul 25 to 09 Jul 25	0.2558	9	\$0.787	\$1.81
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	12 Apr 25 to 30 Jun 25	1	80	\$0.879	\$70.32
Water Access 20mm	01 Jul 25 to 09 Jul 25	1	9	\$0.945	\$8.50
Sewerage Access	12 Apr 25 to 30 Jun 25	1	80	\$1.805	\$144.40
Sewerage Access	01 Jul 25 to 09 Jul 25	1	9	\$1.940	\$17.46
<b>Water subtotal</b>					<b>\$185.43</b>
<b>Sewerage subtotal</b>					<b>\$179.23</b>

**New water and sewerage charges** **\$364.66** <sup>2</sup>

**Total Due = 1 + 2** **\$364.66**

### 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](http://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](http://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](http://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](http://unitywater.com/water-tips)

#### Interpreter service 13 14 50

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

#### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

#### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489



## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0000 0157 01



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



**In person, by phone or online**  
**Billpay Code: 4028**  
Ref: 0000 0157 01  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0000015701 00036466

Account number	1570
Payment reference	0000 0157 01
<b>Total due</b>	<b>\$364.66</b>
<b>Due date</b>	<b>14 Aug 2025</b>

# Rate notice

Customer enquiries: T 07 5475 7542 E [rates@sunshinecoast.qld.gov.au](mailto:rates@sunshinecoast.qld.gov.au)



ABN 57 816 975 513



Tax year 2026

### Half yearly rate notice for period

1 July 2025 to 31 December 2025

Issue date: 22 July 2025  
 Property no: 1570  
 Valuation: \$713,126  
 Payment reference no: 15700  
 Due date for payment: 23 August 2025

Amount payable: \$2,390.74

Property location: Marina Heights 2/18 Marina Wy ALEXANDRA HEADLAND QLD 4573  
 Property description: LOT 2 BLP 4266 MARINA HEIGHTS PART OF LOT 2 CG 2182 ENTITLEMENT 1/3

Rates and charges	Units	Rate charged	Amount
<b>Sunshine Coast Council rates and charges</b>			
General Rate - Category 29	713126 x	006295 x 5 =	1,941.48
Waste Bin - 240 Litre	1 x	\$101.00 x 5 =	505.00
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
<b>State Government charges (Council required to collect on behalf of the State Government)</b>			
State Emergency Management Levy: Class A Group 2	1 x	x 5 =	125.80
<b>TOTAL:</b>			<b>\$2,390.74</b>

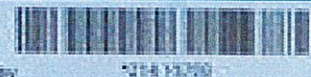
Please review the enclosed Schedule of Rates to confirm your rate category and review the important notes overleaf.

### Easy ways to pay:

**IB PAY** Biller Code: 18259  
 Ref: 15700  
 Mobile & Internet Banking - iBPAY<sup>SM</sup>  
 Make this payment from your cheque, savings, debit, credit card or transaction account.



Pay in store at Australia Post, or online at [australiapost.com.au/postbillpay](http://australiapost.com.au/postbillpay)



Call 13 18 16 and follow the prompts  
 Credit Card: MasterCard and Visa  
 Billpay Code: 0314 ✓ Reference: 1 5700 ✓



Go to [www.sunshinecoast.qld.gov.au](http://www.sunshinecoast.qld.gov.au), click on "Pay and Apply" and follow the prompts.  
 Reference: 1 5700  
 MasterCard and Visa



TAX-2025 ✓

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

Management Services Community Title Consultants

ABN 91 048 628 227

Body Corporate and Community Management Act 1997

# NOTICE OF MAINTENANCE CONTRIBUTIONS

S & R Sunder  
 [Redacted]

Date of Notice	22 April 2025		
A/c No	2		
Lot No	2	Unit No	
Contrib Ent.	1		
Interest Ent.	1		

Body Corporate for

## MARINA HEIGHTS CTS 10919

Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/06/25 to 30/11/25	01/06/25	5816.44	1163.29	01/06/25	4653.15
Sinking Fund	01/06/25 to 30/11/25	01/06/25	2708.33	541.67	01/06/25	2166.66

Totals 8524.77 1704.96 **\$6,819.81**

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

AMOUNT PAYABLE: \$8,524.77 (less \$1,704.96 if paid by discount date = \$6,819.81)

Please deposit your payment directly into the body corporate bank account using the detachable deposit slip below  
 Please make your cheque payable to Body Corporate for MARINA HEIGHTS CTS 10919

Teller stamp and initials

Net Bank Tx

Amount Paid	\$ 6819.81
Date Paid	15/5/25



KBW COMMUNITY MGMT PTY LTD

CARD OR DIRECT DEBIT DEFT Reference Number: 286488788 1000 0000 029

**BPAY** Biller Code: 96503 Ref: 286488788 1000 0000 029

Lot 2/ Unit Marina Heights

Visit [www.deft.com.au](http://www.deft.com.au) to pay by card or direct debit.  
 \*\* Payments by credit card may attract a surcharge

Internet & Telephone Banking - BPAY  
 Make this payment from your preferred bank account or card

Post Billpay Pay in-store at Australia Post by cheque or EFTPOS  
 All cheques must be made payable to:  
 BODY CORPORATE FOR MARINA HEIGHTS CTS 10919



\*496 286488788 10000000029

NET AMOUNT DUE  
 DUE DATE 01/06/25 **\$6,819.81**