bytherules

Seller disclosure statement

Queensland Government

Property Law Act 2023 section 99
Form 2, Version 1 | Effective from: 1 August 2025

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

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

This statement does not include information about:

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

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

Part 1 – Seller and property details

Seller	Christopher-Jaames Dennis
Property address (referred to as the "property" in this statement)	2/1 Stubbs Road, Woodridge, QLD, 4114
Lot on plan description	Lot 2 on Building Unit Plan 5961

Community titles scheme or BUGTA scheme:

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

☒ **Yes** ☐ **No**

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

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

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

Title details	**The seller gives or has given the buyer the following—**	
	A title search for the property issued under the *Land Title Act* 1994 showing interests registered under that Act for the property.	☒ **Yes**
	A copy of the plan of survey registered for the property.	☒ **Yes**

Registered encumbrances	Registered encumbrances, if any, are recorded on the title search, and may affect your use of the property. Examples include easements, statutory covenants, leases and mortgages. You should seek legal advice about your rights and obligations before signing the contract.
Unregistered encumbrances (excluding statutory encumbrances)	There are encumbrances not registered on the title that will continue to affect the property after **settlement**. ☒ **Yes** ☐ **No** **Note**—If the property is part of a community titles scheme or a BUGTA scheme it may be subject to and have the benefit of statutory easements that are **NOT** required to be disclosed.
	Unregistered lease (if applicable) If the unregistered encumbrance is an unregistered lease, the details of the agreement are as follows: » the start and end day of the term of the lease: 23 June 2025 - 23 June 2026 » the amount of rent and bond payable: Rent: $480.00 per wk / Bond: $1,920.00 » whether the lease has an option to renew: No
	Other unregistered agreement in writing (if applicable) If the unregistered encumbrance is created by an agreement in writing, and is not an unregistered lease, a copy of the agreement is given, together with relevant plans, if any. ☐ **Yes**
	Unregistered oral agreement (if applicable) If the unregistered encumbrance is created by an oral agreement, and is not an unregistered lease, the details of the agreement are as follows
Statutory encumbrances	There are statutory encumbrances that affect the property. ☐ **Yes** ☒ **No** *If **Yes**, the details of any statutory encumbrances are as follows:*
Residential tenancy or rooming accommodation agreement	The property has been subject to a residential tenancy agreement or a rooming accommodation agreement under the *Residential Tenancies and Rooming Accommodation Act 2008* during the last 12 months. ☒ **Yes** ☐ **No** If **Yes**, when was the rent for the premises or each of the residents' rooms last increased? *(Insert date of the most recent rent increase for the premises or rooms)* 23 June 2025 **Note**—Under the *Residential Tenancies and Rooming Accommodation Act 2008* the rent for a residential premises may not be increased earlier than 12 months after the last rent increase for the premises. As the owner of the property, you may need to provide evidence of the day of the last rent increase. You should ask the seller to provide this evidence to you prior to settlement.

Part 3 – Land use, planning and environment

WARNING TO BUYER – You may not have any rights if the current or proposed use of the property is not lawful under the local planning scheme. You can obtain further information about any planning and development restrictions applicable to the lot, including in relation to short-term letting, from the relevant local government.

Zoning	The zoning of the property is *(Insert zoning under the planning scheme, the Economic Development Act 2012; the Integrated Resort Development Act 1987; the Mixed Use Development Act 1993; the State Development and Public Works Organisation Act 1971 or the Sanctuary Cove Resort Act 1985, as applicable)*: Low density residential zone		
Transport proposals and resumptions	The lot is affected by a notice issued by a Commonwealth, State or local government entity and given to the seller about a transport infrastructure proposal* to: locate transport infrastructure on the property; or alter the dimensions of the property.	☐ **Yes**	☒ **No**
	The lot is affected by a notice of intention to resume the property or any part of the property.	☐ **Yes**	☒ **No**
	*If **Yes**, a copy of the notice, order, proposal or correspondence must be given by the seller.*		

* *Transport infrastructure* has the meaning defined in the *Transport Infrastructure Act 1994.* A *proposal* means a resolution or adoption by some official process to establish plans or options that will physically affect the property.

Contamination and environmental protection	The property is recorded on the Environmental Management Register or the Contaminated Land Register under the *Environmental Protection Act 1994.*	☐ **Yes**	☒ **No**
	The following notices are, or have been, given:		
	A notice under section 408(2) of the *Environmental Protection Act 1994* (for example, land is contaminated, show cause notice, requirement for site investigation, clean up notice or site management plan).	☐ **Yes**	☒ **No**
	A notice under section 369C(2) of the *Environmental Protection Act 1994* (the property is a place or business to which an environmental enforcement order applies).	☐ **Yes**	☒ **No**
	A notice under section 347(2) of the *Environmental Protection Act 1994* (the property is a place or business to which a prescribed transitional environmental program applies).	☐ **Yes**	☒ **No**

Trees	There is a tree order or application under the *Neighbourhood* *Disputes (Dividing Fences and Trees) Act 2011* affecting the property. *If **Yes**, a copy of the order or application must be given by the seller.*	☐ **Yes**	☒ **No**

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

Flooding	Information about whether the property is affected by flooding or another natural hazard or within a natural hazard overlay can be obtained from the relevant local government and you should make your own enquires. Flood information for the property may also be available at the FloodCheck Queensland portal or the Australian Flood Risk Information portal.

Vegetation, habitats and protected plants	Information about vegetation clearing, koala habitats and other restrictions on development of the land that may apply can be obtained from the relevant State government agency.

Part 4 – Buildings and structures

WARNING TO BUYER – The seller does not warrant the structural soundness of the buildings or improvements on the property, or that the buildings on the property have the required approval, or that there is no pest infestation affecting the property. You should engage a licensed building inspector or an appropriately qualified engineer, builder or pest inspector to inspect the property and provide a report and also undertake searches to determine whether buildings and improvements on the property have the required approvals.

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

Unlicensed building work under owner builder permit	Building work was carried out on the property under an owner builder permit in the last 6 years.	☐ **Yes**	☒ **No**
	A notice under section 47 of the Queensland Building and Construction Commission Act 1991 must be given by the seller and you may be required to sign the notice and return it to the seller prior to signing the contract.		

Notices and orders	There is an unsatisfied show cause notice or enforcement notice under the *Building Act 1975*, section 246AG, 247 or 248 or under the *Planning Act 2016*, section 167 or 168.	☐ **Yes**	☒ **No**
	The seller has been given a notice or order, that remains in effect, from a local, State or Commonwealth government, a court or tribunal, or other competent authority, requiring work to be done or money to be spent in relation to the property.	☐ **Yes**	☒ **No**
	*If **Yes**, a copy of the notice or order must be given by the seller.*		

Building Energy Efficiency Certificate	If the property is a commercial office building of more than 1,000m2, a Building Energy Efficiency Certificate is available on the Building Energy Efficiency Register.

Asbestos	The seller does not warrant whether asbestos is present within buildings or improvements on the property. Buildings or improvements built before 1990 may contain asbestos. Asbestos containing materials (ACM) may have been used up until the early 2000s. Asbestos or ACM may become dangerous when damaged, disturbed, or deteriorating. Information about asbestos is available at the Queensland Government Asbestos Website (asbestos.qld.gov.au) including common locations of asbestos and other practical guidance for homeowners.

Part 5 – Rates and services

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

Rates	**Whichever of the following applies—**
	The total amount payable* for all rates and charges (without any discount) for the property as stated in the most recent rate notice is: Amount: $703.98 Date Range: 01 April 2026 - 30 June 2026 OR The property is currently a rates exempt lot.** ☐ OR The property is not rates exempt but no separate assessment of rates is issued by a local government for the property. ☐

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

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

Water	**Whichever of the following applies—**
	The total amount payable as charges for water services for the property as indicated in the most recent water services notice* is: Amount: $610.47 Date Range 01 April 2026 - 30 June 2026 OR There is no separate water services notice issued for the lot; however, an estimate of the total amount payable for water services is: Amount: Date Range

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

Part 6 – Community titles schemes and BUGTA schemes

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

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

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

Body Corporate and Community Management Act 1997	**The property is included in a community titles scheme.** ***(If Yes, complete the information below)***	☒ **Yes**	☐ **No**
Community Management Statement	A copy of the most recent community management statement for the scheme as recorded under the *Land Title Act 1994* or another Act is given to the buyer. **Note**—If the property is part of a community titles scheme, the community management statement for the scheme contains important information about the rights and obligations of owners of lots in the scheme including matters such as lot entitlements, by-laws and exclusive use areas.	☒ **Yes**	
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the *Body Corporate and Community Management Act 1997*, section 205(4) is given to the buyer.	☒ **Yes**	☐ **No**
	*If **No***— An explanatory statement is given to the buyer that states: » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 6 of the *Property Law Regulation 2024* why the seller has not been able to obtain a copy of the body corporate certificate for the lot.	☐ **Yes**	☐ **No**
Statutory Warranties	**Statutory Warranties**—If you enter into a contract, you will have implied warranties under the *Body Corporate* and *Community Management Act 1997* relating to matters such as latent or patent defects in common property or body corporate assets; any actual, expected or contingent financial liabilities that are not part of the normal operating costs; and any circumstances in relation to the affairs of the body corporate that will materially prejudice you as owner of the property. There will be further disclosure about warranties in the contract.		

Building Units and Group Titles Act 1980	**The property is included in a BUGTA scheme** ***(If Yes, complete the information below)***	☐ **Yes**	☒ **No**
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the *Building Units and Group Titles Act 1980*, section 40AA(1) is given to the buyer.	☐ **Yes**	☐ **No**
	*If **No***— An explanatory statement is given to the buyer that states: » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 7 of the *Property Law Regulation 2024* why the seller has not been able to obtain a copy of the body corporate certificate for the lot.	☐ **Yes**	
	Note—If the property is part of a BUGTA scheme, you will be subject to by-laws approved by the body corporate and other by-laws that regulate your use of the property and common property.		

Signatures – SELLER

Signature of seller	Signature of seller
Christopher-Jaames Dennis Name of seller	Name of seller
Date 18 May 2026	Date

Signatures – BUYER

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

Signature of buyer	Signature of buyer
Name of buyer	Name of buyer
Date	Date

Current Title Search

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference:	**16564077**	**Search Date:**	11/05/2026 09:08
Date Title Created:	26/01/1984	**Request No:**	56073432
Previous Title:	16434072		

ESTATE AND LAND

Estate in Fee Simple

LOT 2 BUILDING UNIT PLAN 5961
Local Government: LOGAN

COMMUNITY MANAGEMENT STATEMENT 9251

REGISTERED OWNER

Dealing No: 723672799 14/11/2024

CHRISTOPHER-JAAMES DENNIS

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 10745120 (POR 167V)

2. MORTGAGE No 724786073 26/03/2026 at 13:36
MACQUARIE BANK LIMITED A.C.N. 008 583 542

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

Requested by: D-ENQ INFOTRACK PTY LIMITED

C

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

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

NAME OF BUILDING: "WINNIE'S CORNER"

BUILDING UNITS PLAN NO. 5961

SIGNATURE OF REGISTERED PROPRIETOR:

KINDALE PTY. LTD. THE COMMON SEAL OF Secretary DIRECTOR

NAME OF REGISTERED PROPRIETOR: KINDALE PTY.LTD.

ADDRESS: C/- Stephen F. Goodfellow and Associates, P.O. Box 393, Woodridge, 4114.

REFERENCE TO TITLE: VOLUME 6434 , FOLIO 72

DESCRIPTION OF PARCEL: Lot 1 on R.P.188649

COUNTY: Stanley

PARISH: Yeerongpilly

CITY:

NAME OF BODY CORPORATE: The Proprietors of "Winnie's Corner" Building Units Plan No. 5961

ADDRESS at which documents may be served: C/- Stephen F. Goodfellow and Associates P.O. Box 393, Woodridge, Qld. 4114.

BUILDING UNITS PLAN No.: 5961

REGISTERED:

20 JAN 1984 9.21

REGISTRAR OF TITLES

~~Shire~~ Town Clerk

Council of the City of Logan

Surveyor's Reference:

Local Authority Reference:

CISP

6564 76 TO 91.

Received 16 deeds mentioned herein.

STANDARD CHARTERED FINANCE LIMITED

Per. 9/2/84

601178595

H164311

DATA TAKEON

Receipt No.

78721

Lodgement	119-00
New Titles	336-00
Endts on N/Ts	—
Photocopies	52-00
Total	$507-00

TIME

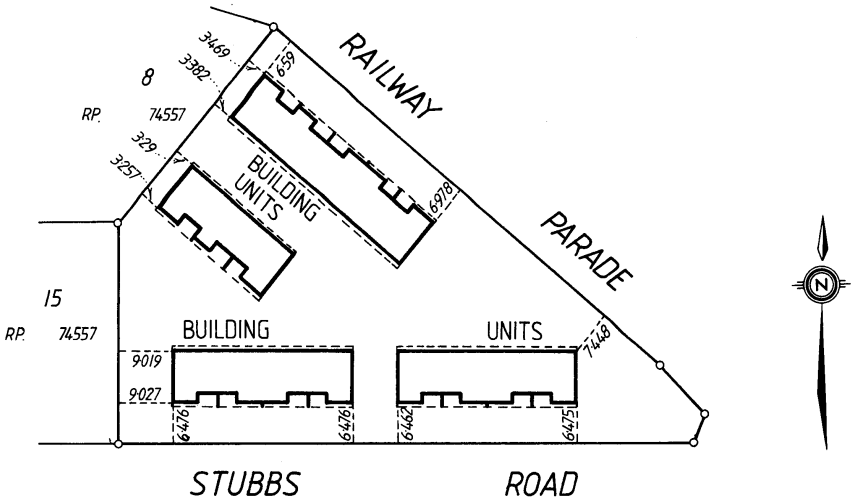
STEPHEN F GOODFELLOW & ASSOC.
P.O. BOX 393
WOODRIDGE.
mtgee's consent by Standard Chartered Finance Limited
deed with Request to Change Name of Mtgee
No. H164645

RECEIVED REGR OF TITLES
DEC 29 12 46 PM '83

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

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

BUILDING UNITS PLAN NO. 5961



SCALE: 1:750

~~Shire~~ Town Clerk

Council of the City of Logan

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

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

BUILDING UNITS PLAN NO. 5961

I, Phillip John O'Callaghan, of M.J. Hedges and Associates 18 Vanessa Blvd, Springwood.
licensed surveyor registered under the Surveyors Act 1977-1980 hereby certify that:—

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

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

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

DATED this Sixth day of December, 19 83.

LICENSED SURVEYOR

*Delete whichever is inapplicable

~~Shire~~ Clerk
Town

Council of the City of Logan

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

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

BUILDING UNITS PLAN NO. 5961

CERTIFICATE OF LOCAL AUTHORITY

Council of the City of Logan hereby certifies that the proposed subdivision of the parcel as illustrated in the abovementioned plan has been approved by the Council of the City of Logan and that all the requirements of The Local Government Acts, 1936 to 19 79 as modified by the Building Units and Group Titles Act 1980 have been complied with in regard to the subdivision.

DATED this Twenty Third day of December , 1983.

The common seal of the Council of the City of Logan was hereunto attached on the Twenty Third day of December, 1983, by Charles Glen Shailer, Mayor, and Garry Russell Kellar, Town Clerk, pursuant to resolution of Council of the Twentieth day of December, 1983.

.....
MAYOR

.....
TOWN CLERK

WITNESS: R.D. Shaw J.P.

Council

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

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

BUILDING UNITS PLAN NO. 5961

I, Brian John WILSON, of Eight Mile Plains, Brisbane

*~~an architect within the meaning of the Architects Act 1962 – 1974~~,

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

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

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

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

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

~~/a designated officer of the Council~~

DATED this Twenty-second day of December, 19 83.

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

* Delete whichever is inapplicable
\+ Insert name of local authority

~~Shire~~ Town Clerk

Council of the City of Logan

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

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

BUILDING UNITS PLAN NO. 5961

SCHEDULE OF LOT ENTITLEMENTS AND REFERENCE TO
CURRENT CERTIFICATE OF TITLE

Lot No.	Level	Entitlement	Current C's T.		Lot No.	Level	Entitlement	Current C's T.	
			Vol.	Fol.				Vol.	Fol.
1	A & B	1	6564	76					
2	A & B	1	6564	77					
3	A & B	1	6564	78					
4	A & B	1	6564	79					
5	A & B	1	6564	80					
6	A & B	1	6564	81					
7	A & B	1	6564	82					
8	A & B	1	6564	83					
9	A & B	1	6564	84					
10	A & B	1	6564	85					
11	A & B	1	6564	86					
12	A & B	1	6564	87					
13	A & B	1	6564	88					
14	A & B	1	6564	89					
15	A & B	1	6564	90					
16	A & B	1	6564	91					
AGGREGATE		16			AGGREGATE				

SIGNATURE OF REGISTERED PROPRIETOR:

RANDALE PTY. LTD.
THE COMMON SEAL OF
Secretary
Director

~~Shire~~ Clerk
Town

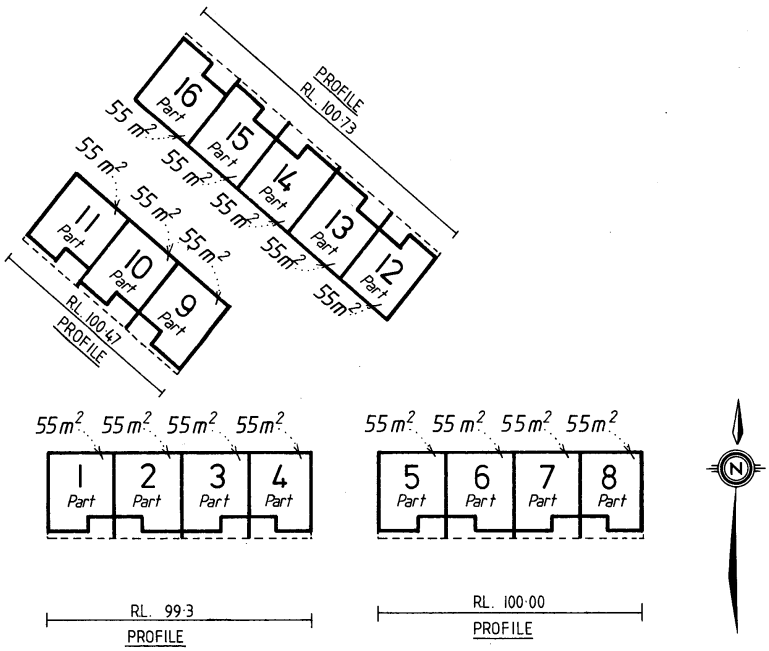
Council of the City of Logan

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

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

BUILDING UNITS PLAN NO. 5961

LEVEL A



Scale: 1:500

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

KINDALE PTY. LTD.
THE COMMON SEAL OF
DIRECTOR

~~Shire~~ Clerk
Town

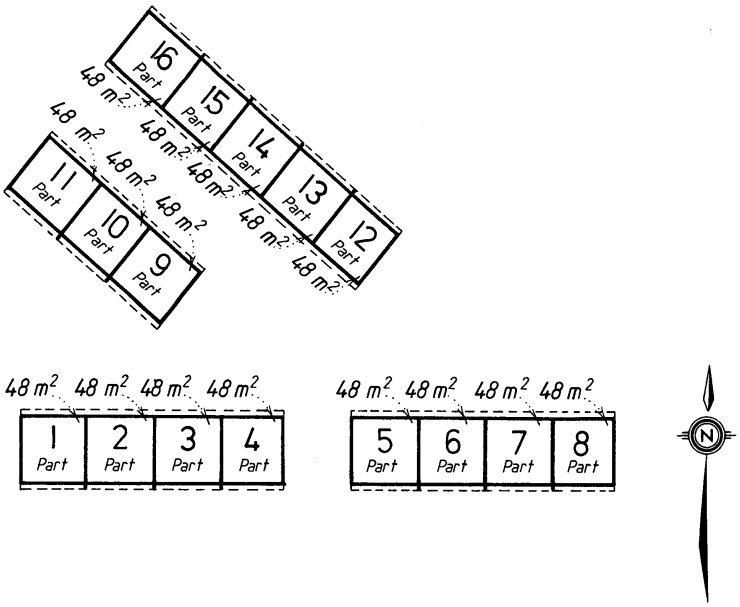
Council of the City of Logan

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

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

BUILDING UNITS PLAN NO. 5961

LEVEL B



Scale: 1:500

Floor areas are approximate only.

SIGNATURE OF REGISTERED PROPRIETOR:

COMMON SEAL

DIRECTOR.

~~Shire~~ Clerk
Town

Council of the City of Logan

Registration awaits registration of Request to Change Name of Mortgagee No. H164044 (in abeyance) & full withdrawal of Request to Change Name No. ~~H164045~~.
Mgd 5.1.84

Fully withdrawn
18.1.84

Inspection O.K.
Registered Mgd 19.1.84

O.K.
Mgd

Ch. Name
H164044
(Plan 188696)

5961

Standard Chartered Finance Limited
(Formerly Mutual Acceptance Limited)
A member of Standard Chartered Bank Group

62 Eagle Street, Brisbane
GPO Box 60, Brisbane QLD 4001
Telephone: (07) 229 3566
Telex: AA 42355

5961

The Registrar of Titles
Adelaide Street
BRISBANE 4000.

Dear Sir

Re: Consent to Building Units Plan No. 5961.

STANDARD CHARTERED FINANCE LIMITED is now the registered mortgagee under Bill of Mortgage No. G.685862, being that piece of land described as Lot 1 on Registered Plan No. 188649 situated in the County of Stanley Parish of Yeerongpilly having an area of 3843 square metres and being all that land contained in Certificate of Title Volume 6434 Folio 72 and as such hereby consents to the registration of Building Units Plan No. 5961.

DATED this 28th day of December, 1983.

STANDARD CHARTERED FINANCE LIMITED)
by its duly constituted Attorneys)
WILLIAM PETER BENNETT and)
COLIN CAMBLE FERGUSON)
in the presence of:)

J.P.

.....
A Justice of the Peace

STANDARD CHARTERED FINANCE LIMITED
by its duly constituted Attorneys

.....
WILLIAM PETER BENNETT

.....
COLIN CAMBLE FERGUSON

QUEENSLAND GOVERNMENT

Department of Transport and Main Roads

Property Search - Advice to Applicant

Property Search reference: **1015440** Date: 11/05/2026

Search Request reference: **194030231**

Applicant Details

Applicant: Kanishka Hamid
kanishka@bytherules.com.au

Buyer: not known not known

Search Response:

Your request for a property search on Lot **2** on Plan **BUP5961** at **1 STUBBS ROAD, WOODRIDGE 4114** has been processed.

At this point in time the Department of Transport and Main Roads has no land requirement from the specified property.

Note:

1. Development proposed on this property may require approval under the Planning Act. This may include referral to the State Assessment and Referral Agency for assessment of the impacts to state transport corridors and infrastructure.
2. New or changed access between this property and a state transport corridor will require approval under the Transport Infrastructure Act.
3. To see what other State Government planning has been identified in your area, please refer to the online DA Mapping system. Refer to the State Transport interests under the SARA layers to identify what interests TMR has in your locality.
   <https://planning.dsdmip.qld.gov.au/maps/sara-da>
4. Any properties located in proximity to a current or future State transport corridor may be affected by noise. For existing corridors, refer to the online SPP interactive mapping system. Select the Information Purposes and refer to the Transport Infrastructure. If the property is located in a mandatory transport noise corridor then Mandatory Part 4.4 of the Queensland Development Code will apply.
   <https://planning.dsdmip.qld.gov.au/maps/spp>

Department of the Environment, Tourism, Science and Innovation (DETSI)
ABN 46 640 294 485
GPO Box 2454, Brisbane QLD 4001, AUSTRALIA
www.detsi.qld.gov.au

SEARCH RESPONSE
ENVIRONMENTAL MANAGEMENT REGISTER (EMR)
CONTAMINATED LAND REGISTER (CLR)

InfoTrack PTY LTD
PO Box 10314, Adelaide Street
Brisbane QLD 4001

Transaction ID: 51151590 EMR Site Id: 11 May 2026
Cheque Number:
Client Reference:

This response relates to a search request received for the site:
Lot: 2 Plan: BUP5961
2/1 STUBBS RD
WOODRIDGE

EMR RESULT

The above site is NOT included on the Environmental Management Register.

CLR RESULT

The above site is NOT included on the Contaminated Land Register.

ADDITIONAL ADVICE

All search responses include particulars of land listed in the EMR/CLR when the search was generated.
The EMR/CLR does NOT include:-

1. land which is contaminated land (or a complete list of contamination) if DETSI has not been notified
2. land on which a notifiable activity is being or has been undertaken (or a complete list of activities) if DETSI has not been notified

If you have any queries in relation to this search please email emr.clr.registry@detsi.qld.gov.au

Administering Authority

Scheme Name: WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

Body Corp. Addr: R MATTHEWS & SON PTY LTD
678 IPSWICH ROAD
ANNERLEY QLD
4103

COMMUNITY MANAGEMENT STATEMENT No: 9251

Title	Lot	Plan
16564076	1	BUP 5961
16564077	2	BUP 5961
16564078	3	BUP 5961
16564079	4	BUP 5961
16564080	5	BUP 5961
16564081	6	BUP 5961
16564082	7	BUP 5961
16564083	8	BUP 5961
16564084	9	BUP 5961
16564085	10	BUP 5961
16564086	11	BUP 5961
16564087	12	BUP 5961
16564088	13	BUP 5961
16564089	14	BUP 5961
16564090	15	BUP 5961
16564091	16	BUP 5961
19205961	CP	BUP 5961

COMMUNITY MANAGEMENT STATEMENT Dealing No: 716120602

** End of CMS Search Statement **

Requested By: D-ENQ INFOTRACK PTY LIMITED

QUEENSLAND TITLES REGISTRY
Land Title Act 1994, Land Act 1994 and Water Act 2000

GENERAL REQUEST

Duty Imprint

FORM 14 Version 4
Page 1 of 1

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$78.80
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BE 470

1. Nature of request
REQUEST TO RECORD NEW COMMUNITY MANAGEMENT STATEMENT FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

Lodger (Name, address, E-mail & phone number)
R MATTHEWS & SON PTY LTD
678 IPSWICH ROAD
ANNERLEY QLD 4103
PH: (07) 3848 0655
EMAIL:
bodycorp@matthewsrealestate.com.au

Lodger Code
BE 2007

2. Lot on Plan Description
COMMON PROPERTY OF WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

County
STANLEY

Parish
YEERONGPILLY

Title Reference
19205961

3. Registered Proprietor/State Lessee
BODY CORPORATE FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

4. Interest
NOT APPLICABLE

5. Applicant
BODY CORPORATE FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

6. Request
I hereby request that: A NEW COMMUNITY MANAGEMENT STATEMENT DEPOSITED HEREWITH WHICH AMENDS SCHEDULES C & E BE RECORDED AS THE COMMUNITY MANAGEMENT STATEMENT FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251.

7. Execution by applicant

BODY CORPORATE FOR WINNIE'S CORNER CTS 9251 — THE COMMON SEAL

BODY CORPORATE MANAGER

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

R MATTHEWS & SON PTY LTD A.C.N. 010 ... THE Common Seal OF ...

4/11/14
Execution Date

Applicant's or Solicitor's Signature

Note: A Solicitor is required to print full name if signing on behalf of the Applicant

9251

CMS LABEL NUMBER

This statement incorporates and must include the following:

Schedule A - Schedule of lot entitlements
Schedule B - Explanation of development of scheme land
Schedule C - By-laws
Schedule D - Any other details
Schedule E - Allocation of exclusive use areas

1. Name of community titles scheme
WINNIE'S CORNER
COMMUNITY TITLES SCHEME 9251

2. Regulation module
STANDARD

3. Name of body corporate
BODY CORPORATE FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

4. Scheme land

Lot on Plan Description	County	Parish	Title Reference
COMMON PROPERTY OF WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251 LOTS 1 TO 16 ON BUP5961	STANLEY	YEERONGPILLY	19205961 16564076-16564091 (inclusive)

5. #Name and address of original owner
NOT APPLICABLE
first community management statement only

6. Reference to plan lodged with this statement
NOT APPLICABLE

7. Local Government community management statement notation
Not applicable pursuant to s 60(6) of the Body Corporate and Community Management Act 1997

.....signed

.....name and designation

.....name of Local Government

8. Execution by original owner/Consent of body corporate

BODY CORPORATE FOR WINNIE'S CORNER CTS 9251 COMMON SEAL

BODY CORPORATE MANAGER

4/11/14
Execution Date

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

R. MATTHEWS & SON PTY. LTD. A.C.N. 010 318 ... THE Common Seal

DIRECTOR

***Execution**

*Original owner to execute for a first community management statement
*Body corporate to execute for a new community management statement

Privacy Statement
Collection of information from this form is authorised by legislation and is used to maintain publicly searchable records. For more information see the Department's website.

SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
LOT 1 ON BUP5961	1	1
LOT 2 ON BUP5961	1	1
LOT 3 ON BUP5961	1	1
LOT 4 ON BUP5961	1	1
LOT 5 ON BUP5961	1	1
LOT 6 ON BUP5961	1	1
LOT 7 ON BUP5961	1	1
LOT 8 ON BUP5961	1	1
LOT 9 ON BUP5961	1	1
LOT 10 ON BUP5961	1	1
LOT 11 ON BUP5961	1	1
LOT 12 ON BUP5961	1	1
LOT 13 ON BUP5961	1	1
LOT 14 ON BUP5961	1	1
LOT 15 ON BUP5961	1	1
LOT 16 ON BUP5961	1	1
TOTALS	16	16

The contribution lot entitlements are those that existed prior to the commencement of section 66(1)(db) of the Body Corporate and Community Management Act 1997, and therefore details about them are not required to be given.

The interest schedule lot entitlements are those that existed prior to the commencement of section 66(1)(dc) of the Body Corporate and Community Management Act 1997, and therefore details about them are not required to be given.

SCHEDULE B EXPLANATION OF THE DEVELOPMENT OF SCHEME LAND

Sections 66(1)(f) and (g) of the Body Corporate and Community Management Act 1997 are not applicable.

SCHEDULE C BY-LAWS

NOISE.

1. The occupier of a lot must not create noise likely to interfere with the peaceful enjoyment of a person lawfully on another lot or the common property.

VEHICLES.

2.(1) The occupier of a lot must not, without the body corporate's written approval -

(a) park a vehicle, or allow a vehicle to stand, on the common property; or

(b) permit an invitee to park a vehicle, or allow a vehicle to stand, on the common property, except for the designated visitor parking which must remain available at all times for the sole use of visitors' vehicles.

2.(2) An approval under subsection (1) must state the period for which it is given, with the exception of designated visitor parking.

2.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier, with the exception of designated visitor parking.

OBSTRUCTION.

3. The occupier of a lot must not obstruct the lawful use of the common property by someone else.

DAMAGE TO LAWNS etc.

4.(1) The occupier of a lot must not, without the body corporate's written approval-

(a) damage a lawn, garden, tree, shrub, plant or flower on the common property; or

(b) use a part of the common property as a garden.

4.(2) An approval under subsection (1) must state the period for which it is given.

4.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

DAMAGE TO COMMON PROPERTY.

5.(1) An occupier of a lot must not, without the body corporate's written approval, mark, paint, drive nails, screws or other objects into, or otherwise damage or deface a structure that forms part of the common property.

5.(2) However, an occupier may install a locking or safety device to protect the lot against intruders, or a screen to prevent entry of animals or insects, if the device or screen is soundly built and is consistent with the colour, style and materials of the building.

5.(3) The owner of a lot must keep a device installed under subsection (2) in good order and repair.

BEHAVIOUR OF INVITEES.

6. An occupier of a lot must take reasonable steps to ensure that the occupier's invitees do not behave in a way likely to interfere with the peaceful enjoyment of another lot or the common property.

LEAVING OF RUBBISH ETC. ON COMMON PROPERTY.

7. The occupier of a lot must not leave rubbish or other materials on the common property in a way or place likely to interfere with the enjoyment of the common property by someone else.

APPEARANCE OF LOT.

8.(1) The occupier of a lot must not, without the body corporate's written approval, make a change to the external appearance of the lot unless the change is minor and does not detract from the amenity of the lot and its surrounds.

8.(2) The occupier of a lot must not, without the body corporate's written approval-

(a) hang washing, bedding, or another cloth article if the article is visible from another lot or the common property, or from outside the scheme land; or

(b) display a sign, advertisement, placard, banner, phamphlet or similar article if the article is visible from another lot or the common property, or from outside the scheme land.

8.(3) Subsection (2)(b) does not apply to a real estate advertising sign for the sale or letting of the lot if the sign if of a reasonable size.

8.(4) This section does not apply to a lot created under a standard format plan of subdivision.

STORAGE OF FLAMMABLE MATERIALS.

9.(1) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the common property.

9.(2) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the lot unless the substance is used or intended for use for domestic purposes.

9.(3) However, this section does not apply to the storage of fuel in-

(a) the fuel tank of a vehicle, boat, or internal combustion engine; or

(b) a tank kept on a vehicle or boat in which the fuel is stored under the requirements of the law regulating the storage of flammable liquid.

GARBAGE DISPOSAL.

10.(1) Unless the body corporate provides some other way of garbage disposal, the occupier of a lot must keep a receptacle for garbage in a clean and dry condition and adequately covered on the lot, or on part of the common property designated by the body corporate for the purpose.

10.(2) The occupier of a lot must-

(a) comply with all local government local laws about disposal of garbage; and

(b) ensure that the occupier does not, in disposing of garbage, adversely affect the health, hygiene or comfort of the occupiers of other lots.

KEEPING OF ANIMALS.

11.(1) The occupier of a lot must not, without the body corporate's written approval-

(a) bring or keep an animal on the lot or the common property; or
(b) permit an invitee to bring or keep an animal on the lot or the common property.

11.(2) The occupier must obtain the body corporate's written approval before bringing, or permitting an invitee to bring, an animal onto the lot or the common property.

GUIDE DOGS. **N.B. By-law 11 does not apply to 'Guide Dogs' in accordance with Section 181.(1),(2) & (3) of the Act.**

RECOVERY OF LEVIES

12. That a person (which expression shall extend to corporations) shall pay on demand the whole of the Body Corporate's costs and expenses (including solicitor, collection agency and own client costs) such amount deemed to be a liquidated debt due in recovering such levies or moneys duly levied upon that person by the Body Corporate, pursuant to the Act.

RECOVERY FOR DAMAGES

13. Where the Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any owner or the tenants, servants, employees, agents, invitees or licensees of the owner or any of them, the committee shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the owner of the unit at the time when the breach occurred.

PENALTY FOR LATE PAYMENT

14. As provided for under the Body Corporate and Community Management Act 1997, the committee for the time being shall at its discretion be authorised to charge the prescribed penalty of 2.5% monthly against owners for the late payment of levies, including any special levies which may be properly struck at any time.

SERVICES ENTRY

15. Access to the courtyards of any lot shall be made available by the owners for the time being as and when requested by the Brisbane City Council or the Body Corporate committee or any contractors, sub-contractors, workmen, agents or other persons authorized by it, at all reasonable times, for the purpose of inspecting, repairing or maintaining any services which run underground through the courtyard areas and which may require inspection, repairs or maintenance to be carried out from time to time.

EXCLUSIVE USE – LOTS 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16

16.(1) The owners for the time being of lots 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16 identified in Schedule E are entitled to exclusive use for themselves, their tenants, licensees or invitees for the purpose nominated in Schedule E of those areas of the common property allocated in Schedule E and as identified on the sketch plan marked "A" and annexed to these by-laws.

16.(2) The owners for the time being of lots 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16 to which the exclusive use has been granted shall be solely responsible for maintaining the fence (if any) and the allocated area and for keeping the fence and area in a clean and tidy condition at all times. In the event that the owner does not upkeep the allocated area the Body Corporate may at the cost of the owner enter into and maintain the area and the costs of such maintenance will be a debt due by the owner to the Body Corporate payable upon demand.

SCHEDULE D OTHER DETAILS REQUIRED/PERMITTED TO BE INCLUDED

Nil

SCHEDULE E DESCRIPTION OF LOTS ALLOCATED EXCLUSIVE USE AREAS OF COMMON PROPERTY

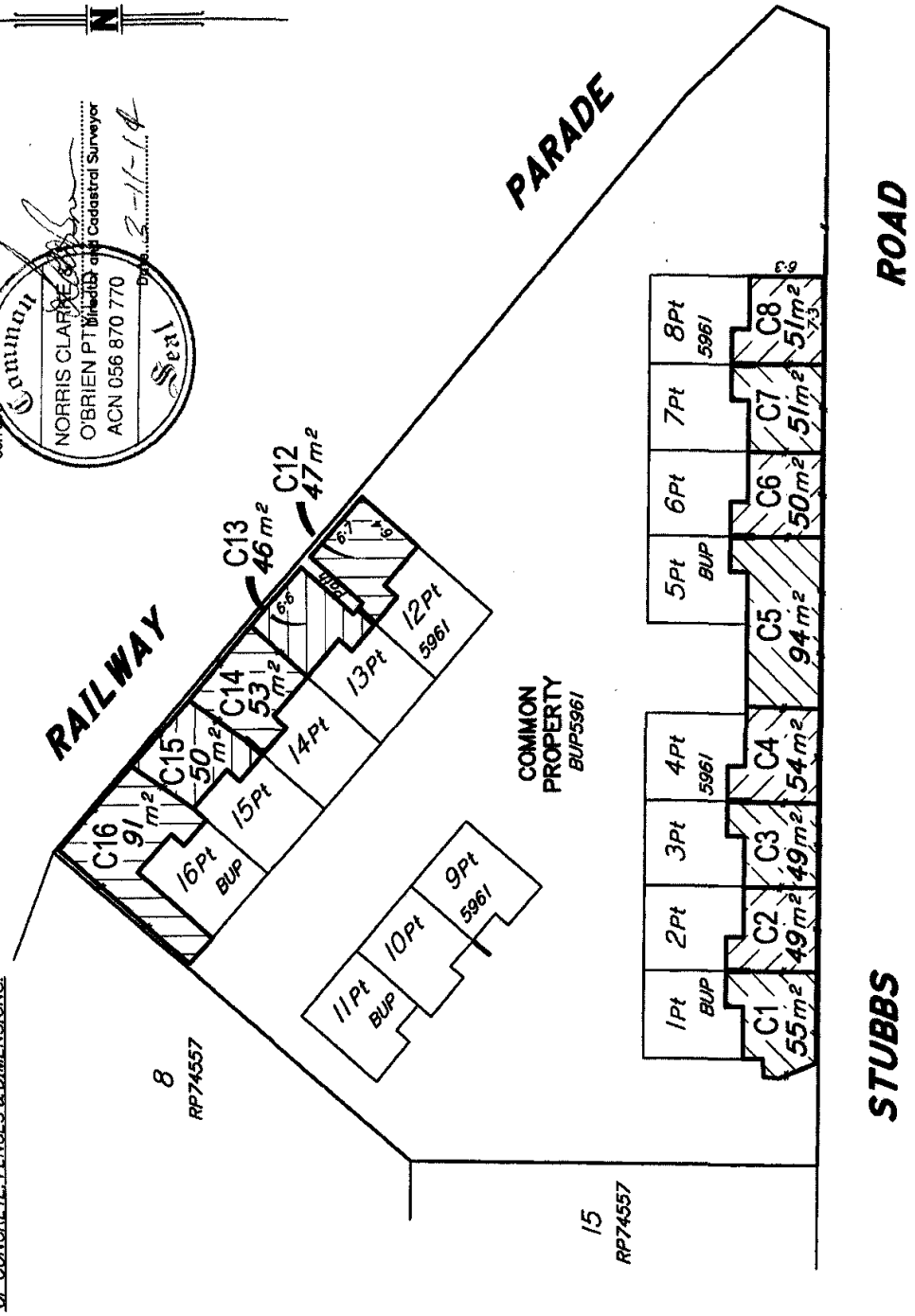
Lot	Exclusive Area
Lot 1 on BUP5961	Area C1 on Annexure Plan "A" - Courtyard
Lot 2 on BUP5961	Area C2 on Annexure Plan "A" - Courtyard
Lot 3 on BUP5961	Area C3 on Annexure Plan "A" - Courtyard
Lot 4 on BUP5961	Area C4 on Annexure Plan "A" - Courtyard
Lot 5 on BUP5961	Area C5 on Annexure Plan "A" - Courtyard
Lot 6 on BUP5961	Area C6 on Annexure Plan "A" - Courtyard
Lot 7 on BUP5961	Area C7 on Annexure Plan "A" - Courtyard
Lot 8 on BUP5961	Area C8 on Annexure Plan "A" - Courtyard
Lot 12 on BUP5961	Area C12 on Annexure Plan "A" - Courtyard
Lot 13 on BUP5961	Area C13 on Annexure Plan "A" - Courtyard
Lot 14 on BUP5961	Area C14 on Annexure Plan "A" - Courtyard
Lot 15 on BUP5961	Area C15 on Annexure Plan "A" - Courtyard
Lot 16 on BUP5961	Area C16 on Annexure Plan "A" - Courtyard

A

CMS Sheet 7 of 7

NORRIS CLARKE & O'BRIEN PTY LTD Cadastral Surveyors, (ACN 056 870 770) hereby certify that the details shown on this sketch plan are correct.

NORRIS CLARKE & O'BRIEN PTY LTD
ACN 056 870 770
Director and Cadastral Surveyor
Date 2-11-14
Common Seal



COURTYARD AREAS C1 TO C8 AND C12 TO C16 ARE FULLY BOUNDED AND FULLY DEFINED BY WALLS, EDGE OF CONCRETE, FENCES & DIMENSIONS.

NOTE:

This plan is of an Exclusive Use Survey only and as such is not registered by the Registrar of Titles. Subsequent registered or other surveys in this area may affect the boundary definition shown on this plan. Any differences so caused to the boundary definition shown on this plan are beyond the control of Norris Clarke & O'Brien Pty Ltd who can accept no responsibility for such differences.

ACCREDITED SURVEYOR	"SKETCH OK" 2/11/14	
Date 29/09/2014	Drafted G.W.H.	Checked L.O'B.

Name of C.T.S.: WINNIE'S CORNER C.T.S. 9251

Description: EXCLUSIVE USE AREAS
LEVEL A
WINNIE'S CORNER C.T.S. 9251
COMMON PROPERTY on BUP5961
Parish of YEERONGPILLY
County of Stanley

Scale in Metres: 1:500 at A4

Norris Clarke & O'Brien Pty Ltd
NCOB
Licensed Surveyors
Town Planners
Development Consultants
Level 1 - 19 Hope Street
South Brisbane QLD 4101
ph: 07 3012 0000 fax: 07 3012 0099
email: info@ncob.com.au
ACN 056 870 770 ABN 15 056 870 770

Issue: A

Ref. 9752EUA

MINUTES OF AN EXTRAORDINARY GENERAL MEETING OF THE BODY CORPORATE FOR "WINNIE'S CORNER" CTS 9251 HELD SATURDAY 23 AUGUST 2014 ON- SITE AT UNIT 16 / 1 STUBBS ROAD WOODRIDGE

Building Format Plan - Standard Module
The meeting commenced at 8.30AM

(1) ATTENDANCE
R Sanchez (16), M Manu (3), A Binder (7), T Lee (8) and T Matthews (BCM).
APOLOGIES
Nil.

(2) PROXIES AND VOTING PAPERS
A Company Nominee from Garosa Pty Ltd (8) to T Lee was acknowledged.

(3) MINUTES (motion 1)
It was resolved that the minutes of the previous General Meeting, held on 15 March 2014, as recorded in the Body Corporate's Minute Book, be confirmed as a true and accurate account of the proceedings at that meeting. (Yes 4, No 0, Abstain 0)

(4) SPECIAL BUSINESS:-
SEPARATE WATER METERS (motion 2, submitted by the Committee)
(a) It was resolved that separate water meters be installed for all units and that the cost be funded partly from the Sinking Fund ($6,000) and partly by Special Levy as shown. (Yes 4, No 0, Abstain 0)
(b) Motion 2(a) having been carried, the quotes were considered and the quote from DNR Plumbing Solutions of $5,250 (no special levy required) was approved. (Yes 3, No 1, Abstain 0)
Voting – 3 votes for DNR Plumbing Solutions; 1 vote for AK Blair & Co.

REGISTERING OF EXCLUSIVE USE TO COURTYARDS – NEW COMMUNITY MANAGEMENT STATEMENT (motion 3, submitted by the Committee)
It was resolved that the existing Courtyards and any proposed courtyards which currently do not appear in the Community Management Statement be formally registered and a new Community Management Statement lodged at the Department of Natural Resources and Mines to record the Courtyards. The cost of registration at the Titles Office and Surveyors costs to prepare the plan to be a body corporate expense totalling approx. $1,800. (Yes 4, No 0, Abstain 0)

CHANGE OF ADDRESS (motion 4, submitted by the Committee)
It was resolved that the registered address of the Body Corporate be changed at the Department of Natural Resources & Mines to the address of R Matthews & Son Pty Ltd to enable all correspondence to be received in due time and attended to as required. (Yes 4, No 0, Abstain 0)

GENERAL BUSINESS

Clotheslines
It was agreed that wall mounted clotheslines be fitted on the wall of Lot 12 (common area in front of the visitors carpark).

THERE BEING NO FURTHER BUSINESS THE MEETING CLOSED AT 8.45AM

I hereby certify that this document described as page 1 of the Minutes of the Extraordinary General Meeting of **"Winnie's Corner" CTS 9251** held **23 August 2014** is a true and correct copy of page 1 of such Minutes.

.....
TREVOR MATTHEWS – COMMITTEE MEMBER & BODY CORPORATE MANAGER

MINUTES OF THE AGM OF "WINNIE'S CORNER" CTS 9251
HELD SATURDAY 15 MARCH 2014

SINKING FUND CONTRIBUTIONS (motion 8)
It was resolved that the Sinking Fund contributions be levied quarterly, in accordance with the approved budget, at $79-00 per lot entitlement per annum (payable quarterly). (Yes 4, No 0, Abstain 1)

TOTAL QUARTERLEY CONTRIBUTIONS from the above figure for levies due 1/7/14, 1/10/14, 1/1/15 and 1/4/15 are Admin & Insurance $241-00 and Sinking Fund $79-00 = **TOTAL** $320-00 per lot entitlement per quarter (no increase on previous year).

(8) APPOINTMENT OF BODY CORPORATE MANAGER (motion 9)
It was resolved that the Body Corporate Managers, R Matthews & Son Pty Ltd, be re-appointed for a further period until the next Annual General Meeting at an increased fee up from $129-00 to $135-00 plus GST per unit per year and that a Management Agreement stating the terms and conditions be executed by the committee. (Yes 4, No 0, Abstain 1)

(9) SEPARATE WATER METERS (motion 10, submitted by Lot 12)
It was resolved that quotes be obtained for separate water meters for all units at Winnies Corner. A special levy will be required to cover this. The amount to be determined by the quotes. (Yes 5, No 0, Abstain 0)

RE-ROOF LOWER ROOFS – UNITS 12 TO 16 (motion 11, submitted by the Committee)
The motion that re-roofing of the lower roofs – Units 12 to 16 be carried out from Belshaw Roofing for $5,412 and the work funded partly from Sinking Fund reserves (approx. $3,000) and partly by Special Levy of $150 per lot was LOST. (Yes 1, No 4, Abstain 0)

(10) GENERAL BUSINESS

Termite Inspection (common property only)
Not required this year.

Roof Inspection and Gutter Clean
No action at this time.

(11) ELECTION OF OFFICE BEARERS

Chairperson	T Lee was elected to the position.
Secretary	R Sanchez was elected to the position.
Treasurer	A Binder was elected to the position.
Ex-Officio Committee	Mr Trevor Matthews (BCM)

(12) CHAPTER 3 PART 5 APPOINTMENT (motion 12)
A committee having been elected, this motion was not required and was withdrawn.

THERE BEING NO FURTHER BUSINESS THE MEETING CLOSED AT 9.15AM

I hereby certify that this document described as page 2 of the Minutes of the Annual General Meeting of **"Winnie's Corner" CTS 9251** held **15 March 2014** is a true and correct copy of page 2 of such Minutes.

.....

TREVOR MATTHEWS – COMMITTEE MEMBER & BODY CORPORATE MANAGER

MINUTES OF THE ANNUAL GENERAL MEETING OF THE BODY CORPORATE FOR "WINNIE'S CORNER" CTS 9251 HELD TUESDAY 29 MARCH 2008 ON- SITE COMMON AREA, 1 STUBBS ROAD WOODRIDGE

The meeting commenced at 10.00AM

(1) ATTENDANCE
T Lee (8), C Kuo & C Lin (5), R Sanchez (16), S Benallack (13), H Williamson-Fox (15) and T Matthews (BCM).

(2) PROXIES AND VOTING PAPERS
Voting Papers were received from L Steele (7) and R McConnell (2) and admitted to the meeting.

(3) LEVIES & BUDGETS (motion 1)
It was resolved that after the perusal of the Body Corporate records, it is proposed that the levies be increased from 1 April 2008 to $175-00 per quarter. (Yes 7, No 0, Abstain 0)

(4) APPOINTMENT OF BODY CORPORATE MANAGER (motion 2(a))
It was resolved that Messrs R Matthews & Son Pty Ltd of 678 Ipswich Road Annerley be appointed as the Body Corporate Managers of the Body Corporate, pursuant to the provisions of Chapter 3, Part 2, Divisions 1 to 6 inclusive of the Body Corporate & Community Management Act 1997, appointing the Body Corporate Managers and delegating all the powers subject to the provision. (Yes 7, No 0, Abstain 0)

APPOINTMENT OF BODY CORPORATE MANAGER (motion 2(b))
It was resolved that, in relation to the appointment of R Matthews & Son Pty Ltd of 678 Ipswich Road Annerley as the Body Corporate Managers of the Body Corporate, the term of appointment be for a period of 12 months, commencing from 29 March 2008 at a fee of $100-00 plus GST per unit per annum (plus disbursements); the Body Corporate Managers to furnish a detailed statement of disbursements for drawdown and to be entitled to charge, in addition to the above fee and disbursements, for the preparation of certificates or information or for arranging inspections, provided that no such charge shall exceed the amount actually collected by the Body Corporate from the respective applicants. (Yes 7, No 0, Abstain 0)

AUDITOR (motion 3(a))
It was resolved that pursuant to Section 106(1) of the Body Corporate and Community Management (Standard Module) Regulation 1997, the books and accounts of the Body Corporate for the next financial year shall not be audited. (Yes 7, No 0, Abstain 0)

AUDITOR (motion 3(b))
Motion 3(a) having been carried, this motion was not required.

INSURANCE (motion 4)
It was resolved that the existing Insurance Policy with CGU (Policy No. 06S5135014), Cover $1,430,000 (Excess $100) be increased to $1,920,000; Public Liability $10M; Office Bearers Liability $Nil; Personal Accidents $Nil (Premium $1,970-00) - due date 15/4/08. (Yes 7, No 0, Abstain 0)

USE OF COMMON SEAL (motion 5)
It was resolved that as provided for under the Body Corporate and Community Management Act 1997, the Body Corporate Manager be authorized to hold custody of the Common Seal and be authorized to use the Common Seal as required in the conduct of the business of the Body Corporate. (Yes 7, No 0, Abstain 0)

.../2

I hereby certify that this document described as page 1 of the Minutes of the Annual General Meeting of **"Winnie's Corner" CTS 9251** held **29 March 2008** is a true and correct copy of page 1 of such Minutes. I also certify that the use of the Common Seal as shown in Motion 5 is still applicable and has not been revoked.

.....

TREVOR MATTHEWS – COMMITTEE MEMBER & BODY CORPORATE MANAGER

Stratamatt
BODY CORPORATE MANAGEMENT

(07) 3524 5200
674 Ipswich Rd Annerley Q 4103
stratamatt.com.au | reception@stratamatt.com.au
ABN 59 609 542 494 | ACN 609 542 494

13 May 2026

WINNIE'S CORNER CTS 9251
Not registered for GST

INFOTRACK
PO Box 10314
BRISBANE ADELAIDE STREET, QLD,

Ref

Re Lot 2 WINNIE'S CORNER CTS 9251

Fee 84.10 Paid

This certificate contains the following information:

Name of the Scheme / Community Title Number / Lot Information / Financial Information pertaining to Lot.

IMPORTANT: This document has been provided in good faith and with all information provided to this office. We accept no liability for any claim due to information not provided to this office either by a previous owner or manager of the body corporate records.

Section 205(5) of the Act provides that the person obtaining this certificate may rely on it against the body corporate as conclusive evidence of the matters stated, except for errors reasonably apparent. The Body Corporate and Community Management Regulation provides that a new owner becomes jointly and severally liable for any contribution, instalment, penalty or other amount payable to the body corporate that is due but unpaid when they become the new owner.

Before settlement, please go to www.stratamax.com.au/cert and enter your Access ID provided to obtain any updates on the figures contained in the attached certificate.

Your access ID: 9251STRMAT 602848711.

A fee of $44.00 applies for this service which is payable online. The above Access ID will expire one month from the date of this letter. If you wish to obtain an update directly from us, a fee will apply.

Office of the Commissioner for Body Corporate and Community Management

Queensland Government

Department of Justice

BCCM Form 33

Body corporate certificate

Body Corporate and Community Management Act 1997, section 205(4)
This form is effective from 1 August 2025

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

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

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

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

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

This certificate does not include information about:

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

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

The community management statement

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

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

You can ask for a search of adjudicators orders to find out if there are any past or current dispute applications lodged for the community titles scheme for the lot you are considering buying www.qld.gov.au/searchofadjudicatorsorders.

The information in this certificate is issued on 13/05/2026

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

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

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

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

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

Contacting the body corporate

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

Name and number of the community titles scheme

WINNIE'S CORNER CTS No. **9251**

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: **Kim Cattermole** Company: **StrataMatt Pty Ltd**
Phone: **07 3524 5200** Email: **reception@stratamatt.com.au**

Accessing records

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

nil

Property and community titles scheme details

Lot and plan details

Lot number: **2**

Plan type and number: **5961**

Plan of subdivision: **BUILDING FORMAT PLAN**

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

Regulation module

There are 5 regulation modules for community titles schemes in Queensland. The regulation module that applies to the scheme determines matters such as the length of service contracts and how decisions are made.
More information is available from www.qld.gov.au/buyingbodycorporate.

The regulation module that applies to this scheme is the:

Standard

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

Layered arrangements of community titles schemes

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

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

No

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

Building management statement

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

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

No

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

By-laws and exclusive use areas

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

What by-laws apply?

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

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

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

General by-laws

The community management statement includes the complete set of by-laws that apply to the scheme.

Exclusive use areas

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

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

Yes

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

listed in the community management statement

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: **16**

Interest schedule

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

Total interest schedule lot entitlements for all lots: **16**

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: $ **1,500.00**

Number of instalments: **4** (outlined below)

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

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

Period	Due date	Amount due	Amount due if discount applied	Paid
01/01/26 to 31/03/26	01/01/26	363.34	363.34	08/12/25
01/04/26 to 30/06/26	01/04/26	363.34	363.34	24/04/26
01/07/26 to 30/09/26	01/07/26	386.66	386.66	
01/10/26 to 31/12/26	01/10/26	386.66	386.66	
01/01/27****31/03/27	01/01/27	375.00	375.00	
01/04/27****30/06/27	01/04/27	375.00	375.00	

Amount overdue	**($3.50)**
Amount Unpaid including amounts billed not yet due	**($3.50)**

Sinking fund contributions

Total amount of contributions (before any discount) for lot **2** for the current financial year: $ **535.31**

Number of instalments: **4** (outlined below)

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

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

Period	Due date	Amount due	Amount due if discount applied	Paid
01/01/26 to 31/03/26	01/01/26	133.66	133.66	08/12/25
01/04/26 to 30/06/26	01/04/26	133.66	133.66	24/04/26
01/07/26 to 30/09/26	01/07/26	133.99	133.99	
01/10/26 to 31/12/26	01/10/26	134.00	134.00	
01/01/27****31/03/27	01/01/27	133.83	133.83	
01/04/27****30/06/27	01/04/27	133.83	133.83	

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

Special contributions - Administrative Fund (IF ANY)

Date determined: **01/04/26** (Access the body corporate records for more information).

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

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

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

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

Period	Due date	Amount due	Amount due if discount applied	Paid

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

Special contributions - Sinking Fund (IF ANY)

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

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

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

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

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

Due date	Amount due	Amount due if discount applied	Paid

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

Other amounts payable by the lot owner

Purpose	Fund	Amount	Due date	Amount

No other amounts payable for the lot.

Summary of amounts due but not paid by the current owner

At the date of this certificate

Annual contributions	**($3.50)**
Special contributions	**Nil**
Other contributions	**Nil**
Other payments	**Nil**
Penalties	**Nil**
Total amount overdue (Total Amount Unpaid including not yet due ($3.50))	**($3.50)**

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

Common property and assets

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

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

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

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

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

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

Yes - you can obtain a copy from the body corporate records

Current sinking fund balance (as at date of certificate): $ 40,922.45

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

Body corporate assets

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

The body corporate does not have any assets that it is required to record in its register

Insurance

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

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

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

Body corporate insurance policies

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

TYPE/COMPANY	POLICY NO.	SUM INSURED	PREMIUM	DUE DATE	EXCESS
WORKCOVER POLICY WORKCOVER QUEENSLAND	WSB200809787		200.00	30/06/26	NIL
BUILDING CHU UNDERWRITING AGENCIES P/L	HU0006135343	5,940,000.00	11,195.81	15/10/26	
COMMON AREA CONTENTS CHU UNDERWRITING AGENCIES P/L	HU0006135343	54,075.00		15/10/26	
FIDELITY GUARANTEE CHU UNDERWRITING AGENCIES P/L	HU0006135343	250,000.00		15/10/26	

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
GOVT. APPEAL EXPENSE CHU UNDERWRITING AGENCIES P/L	HU0006135343	100,000.00		15/10/26	
GOVT. AUDIT COSTS CHU UNDERWRITING AGENCIES P/L	HU0006135343	25,000.00		15/10/26	
GOVT. LEGAL EXPENSES CHU UNDERWRITING AGENCIES P/L	HU0006135343	50,000.00		15/10/26	
LOSS OF RENT/TEMP AC CHU UNDERWRITING AGENCIES P/L	HU0006135343	891,000.00		15/10/26	
LOT OWNER FIXTURES CHU UNDERWRITING AGENCIES P/L	HU0006135343	250,000.00		15/10/26	
OFFICE BEARERS CHU UNDERWRITING AGENCIES P/L	HU0006135343	5,000,000.00		15/10/26	
PUBLIC LIABILITY CHU UNDERWRITING AGENCIES P/L	HU0006135343	10,000,000.00		15/10/26	
VOLUNTARY WORKERS CHU UNDERWRITING AGENCIES P/L	HU0006135343	$300,000/$3,000		15/10/26	
FLOATING FLOORS CHU UNDERWRITING AGENCIES P/L	HU0006135343	Insured		15/10/26	
FLOOD CHU UNDERWRITING AGENCIES P/L	HU0006135343	Insured		15/10/26	

Alternative insurance

Where the body corporate is unable to obtain the required building insurance, an adjudicator may order that the body corporate take out alternative insurance. Information about alternative insurance is available from www.qld.gov.au/buyingbodycorporate.

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

Lot owner and occupier insurance

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

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

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

Contracts and authorisations

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

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

If the Standard Module, Accommodation Module, or Commercial Module apply to a community titles scheme, the body corporate may also authorise a person to conduct a letting agent business for the scheme, that is, to act as the agent of owners of lots in the scheme who choose to use the person's services for the letting of their lot.
A service contractor who is also authorised to be a letting agent for the scheme is called a caretaking service contractor. Together, an agreement to engage a person as a caretaking service contractor and authorise a person as a letting agent is typically referred to as ' management rights'.

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

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

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

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

No

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

No

Embedded network electricity supply

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

No

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

Body corporate authority

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

Name/s Nil

Positions/s held Nil

Date 13/05/2026

Signature/s _____

Copies of documents given with this certificate:

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

Stratamatt
BODY CORPORATE MANAGEMENT

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674 Ipswich Rd Annerley Q 4103
stratamatt.com.au | reception@stratamatt.com.au
ABN 59 609 542 494 | ACN 609 542 494

WINNIE'S CORNER CTS 9251

1 Stubbs Rd & Cnr Railway Pde Woodridge Qld 4114

BALANCE SHEET

AS AT 13 MAY 2026

	ACTUAL 13/05/2026	ACTUAL 31/12/2025
OWNERS FUNDS		
Administrative Fund	2,725.28	3,315.32
Sinking Fund	40,922.45	37,575.20
TOTAL	**$ 43,647.73**	**$ 40,890.52**
THESE FUNDS ARE REPRESENTED BY		
CURRENT ASSETS		
Bank Balance Admin Fund	1,105.01	(2,546.93)
Bank Balance Sinking Fund	43,200.39	40,226.85
Levies In Arrears	530.41	137.88
Other Arrears	77.00	0.00
Interest On Overdue Levies	12.42	12.12
Prepaid Expenses	0.00	8,833.96
TOTAL ASSETS	**44,925.23**	**46,663.88**
LIABILITIES		
Creditors	1,265.00	0.00
Accrued Expenses	0.00	339.56
Levies In Advance	12.50	5,433.80
TOTAL LIABILITIES	**1,277.50**	**5,773.36**
NET ASSETS	**$ 43,647.73**	**$ 40,890.52**

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WINNIE'S CORNER CTS 9251

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STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JANUARY 2026 TO 13 MAY 2026

	ACTUAL 01/01/26-13/05/26	ACTUAL 01/01/25-31/12/25
ADMINISTRATIVE FUND		
INCOME		
Levies - Administrative Fund	11,626.88	22,323.82
Interest On Overdue Levies	9.08	279.89
TOTAL ADMIN. FUND INCOME	**11,635.96**	**22,603.71**
EXPENDITURE - ADMIN. FUND		
Accountancy	0.00	176.00
Bank Fees	4.80	10.20
Insurance - Building	8,833.96	11,686.32
Insurance - Workers Comp.	0.00	255.00
Management Fees	1,129.30	2,710.32
Management Fees - Additional	872.04	1,845.96
Management Fees - Disbursement	374.00	792.00
Pest Control	330.00	385.00
Rep & Maint - Building	0.00	297.00
Rep & Maint - Electrical	0.00	214.78
Rep & Maint - Garden/Ground	544.50	3,937.50
Safety Report	0.00	372.00
Utilities - Electricity	137.40	564.62
Utilities - Rates	0.00	183.68
TOTAL ADMIN. EXPENDITURE	**12,226.00**	**23,430.38**
SURPLUS / DEFICIT	**$ (590.04)**	**$ (826.67)**
Opening Admin. Fund Balance	3,315.32	4,141.99
ADMINISTRATIVE FUND BALANCE	**$ 2,725.28**	**$ 3,315.32**

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WINNIE'S CORNER CTS 9251

1 Stubbs Rd & Cnr Railway Pde Woodridge Qld 4114

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 JANUARY 2026 TO 13 MAY 2026

	ACTUAL 01/01/26-13/05/26	ACTUAL 01/01/25-31/12/25
SINKING FUND		
INCOME		
Levies - Sinking Fund	4,277.12	8,236.16
Interest On Overdue Levies	5.13	95.55
TOTAL SINKING FUND INCOME	**4,282.25**	**8,331.71**
EXPENDITURE - SINKING FUND		
Electrical Repairs	0.00	2,118.35
Plumbing & Drainage	0.00	786.50
Structural Engineering	935.00	0.00
TOTAL SINK. FUND EXPENDITURE	**935.00**	**2,904.85**
SURPLUS / DEFICIT	**$ 3,347.25**	**$ 5,426.86**
Opening Sinking Fund Balance	37,575.20	32,148.34
SINKING FUND BALANCE	**$ 40,922.45**	**$ 37,575.20**

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WINNIE'S CORNER CTS 9251

ABN 84 875 814 102

STATEMENT

INFOTRACK
PO Box 10314
BRISBANE ADELAIDE STREET, QLD,

Statement Period			
01 Jan 25 to 13 May 26			
A/c No	2	Lot No	2
Page Number	1	Unit No	2

Transfer Date: 14/11/24

Date	Type	Details	Reference	Debit	Credit	Balance
		Brought forward				0.00
04/06/25	Administrative Fund	01/07/25 to 30/09/25	I0000002	363.34		363.34
04/06/25	Sinking Fund	01/07/25 to 30/09/25	I0000018	133.66		497.00
23/06/25	Receipt	Administrative Fund	R0000019		366.34	130.66
23/06/25	Receipt	Sinking Fund	RA000019		133.66	-3.00
25/08/25	Administrative Fund	01/10/25 to 31/12/25	I0000034	363.34		360.34
25/08/25	Sinking Fund	01/10/25 to 31/12/25	I0000050	133.66		494.00
29/09/25	Receipt	Administrative Fund	R0000049		366.34	127.66
29/09/25	Receipt	Sinking Fund	RA000049		133.66	-6.00
27/11/25	Administrative Fund	01/01/26 to 31/03/26	I0000066	363.34		357.34
27/11/25	Sinking Fund	01/01/26 to 31/03/26	I0000082	133.66		491.00
08/12/25	Receipt	Administrative Fund	R0000063		366.34	124.66
08/12/25	Receipt	Sinking Fund	RA000063		133.66	-9.00
24/02/26	Administrative Fund	01/04/26 to 30/06/26	I0000098	363.34		354.34
24/02/26	Sinking Fund	01/04/26 to 30/06/26	I0000114	133.66		488.00
23/04/26	Other	Arrears Notice Fee	M0000005	38.50		526.50
24/04/26	Receipt	Administrative Fund	R0000107		357.84	168.66
24/04/26	Receipt	Sinking Fund	RA000107		133.66	35.00
				$2,026.50	$1,991.50	$35.00

Over 90 Days	90 Days	60 Days	30 Days	Current	BALANCE DUE:	($3.50)
0.00	0.00	0.00	0.00	-3.50	Date Paid	Amount Paid

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Lot 2/ Unit 2
Winnie's Corner

Post Billpay

Pay in-store at Australia Post by cheque or EFTPOS
All cheques must be made payable to:
WINNIES CORNER CTS 9251

TOTAL AMOUNT DUE
DUE DATE

$0.00

*496 272870304 10000000029

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WINNIE'S CORNER CTS 9251

ABN 84 875 814 102

STATEMENT

INFOTRACK
PO Box 10314
BRISBANE ADELAIDE STREET, QLD,

Statement Period			
01 Jan 25 to 13 May 26			
A/c No	2	Lot No	2
Page Number	2	Unit No	2

Transfer Date: 14/11/24

Date	Type	Details	Reference	Debit	Credit	Balance
24/04/26	Receipt	Other	RB000107		38.50	-3.50
				$2,026.50	$2,030.00	-$3.50

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WINNIE'S CORNER CTS 9251

INSURANCE DETAILS

13 May 2026

Type	Insurer	Policy No	Sum Insured	Due Date
WORKCOVER POLICY	Workcover Queensland	WSB200809787		30/06/26
BUILDING	Chu Underwriting Agencies P/L	HU0006135343	$5,940,000	15/10/26
COMMON AREA CONTENTS	Chu Underwriting Agencies P/L	HU0006135343	$54,075	15/10/26
FIDELITY GUARANTEE	Chu Underwriting Agencies P/L	HU0006135343	$250,000	15/10/26
GOVT. APPEAL EXPENSE	Chu Underwriting Agencies P/L	HU0006135343	$100,000	15/10/26
GOVT. AUDIT COSTS	Chu Underwriting Agencies P/L	HU0006135343	$25,000	15/10/26
GOVT. LEGAL EXPENSES	Chu Underwriting Agencies P/L	HU0006135343	$50,000	15/10/26
LOSS OF RENT/TEMP AC	Chu Underwriting Agencies P/L	HU0006135343	$891,000	15/10/26
LOT OWNER FIXTURES	Chu Underwriting Agencies P/L	HU0006135343	$250,000	15/10/26
OFFICE BEARERS	Chu Underwriting Agencies P/L	HU0006135343	$5,000,000	15/10/26
PUBLIC LIABILITY	Chu Underwriting Agencies P/L	HU0006135343	$10,000,000	15/10/26
VOLUNTARY WORKERS	Chu Underwriting Agencies P/L	HU0006135343	$300,000/$3,000	15/10/26
FLOATING FLOORS	Chu Underwriting Agencies P/L	HU0006135343	Insured	15/10/26
FLOOD	Chu Underwriting Agencies P/L	HU0006135343	Insured	15/10/26

GENERAL REQUEST

Duty Imprint

Dealing Number

OFFICE USE ONLY

Privacy Statement
Collection of information from this form is authorised by legislation and is used to maintain publicly searchable records. For more information see the Department's website.

1. Nature of request
REQUEST TO RECORD NEW COMMUNITY MANAGEMENT STATEMENT FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

Lodger (Name, address, E-mail & phone number)
R MATTHEWS & SON PTY LTD
678 IPSWICH ROAD
ANNERLEY QLD 4103
PH: (07) 3848 0655
EMAIL:
bodycorp@matthewsrealestate.com.au

Lodger Code
BE 2007

2. Lot on Plan Description	County	Parish	Title Reference
COMMON PROPERTY OF WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251	STANLEY	YEERONGPILLY	19205961

3. Registered Proprietor/State Lessee
BODY CORPORATE FOR
WINNIE'S CORNER
COMMUNITY TITLES SCHEME 9251

4. Interest
NOT APPLICABLE

5. Applicant
BODY CORPORATE FOR
WINNIE'S CORNER
COMMUNITY TITLES SCHEME 9251

6. Request
I hereby request that: A NEW COMMUNITY MANAGEMENT STATEMENT DEPOSITED HEREWITH WHICH AMENDS SCHEDULES C & E BE RECORDED AS THE COMMUNITY MANAGEMENT STATEMENT FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251.

7. Execution by applicant

WINNIE'S CORNER CTS 9251 BODY CORPORATE FOR COMMON SEAL THE

BODY CORPORATE MANAGER

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

R MATTHEWS & SON PTY LTD A.C.N. 010 ... THE Common Seal OF

4/11/14
Execution Date

Applicant's or Solicitor's Signature

Note: A Solicitor is required to print full name if signing on behalf of the Applicant

THIS STATEMENT MUST BE LODGED TOGETHER WITH A FORM 14 GENERAL REQUEST AND IN THE CASE OF A NEW STATEMENT MUST BE LODGED WITHIN THREE (3) MONTHS OF THE DATE OF CONSENT BY THE BODY CORPORATE

Office use only
CMS LABEL NUMBER

This statement incorporates and must include the following:

Schedule A - Schedule of lot entitlements
Schedule B - Explanation of development of scheme land
Schedule C - By-laws
Schedule D - Any other details
Schedule E - Allocation of exclusive use areas

1. Name of community titles scheme
WINNIE'S CORNER
COMMUNITY TITLES SCHEME 9251

2. Regulation module
STANDARD

3. Name of body corporate
BODY CORPORATE FOR WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251

4. Scheme land

Lot on Plan Description	County	Parish	Title Reference
COMMON PROPERTY OF WINNIE'S CORNER COMMUNITY TITLES SCHEME 9251 LOTS 1 TO 16 ON BUP5961	STANLEY	YEERONGPILLY	19205961 16564076-16564091 (inclusive)

5. #Name and address of original owner
NOT APPLICABLE
first community management statement only

6. Reference to plan lodged with this statement
NOT APPLICABLE

7. Local Government community management statement notation
Not applicable pursuant to s 60(6) of the Body Corporate and Community Management Act 1997

.....signed

.....name and designation

.....name of Local Government

8. Execution by original owner/Consent of body corporate

BODY CORPORATE FOR WINNIE'S CORNER CTS 9251 COMMON SEAL

BODY CORPORATE MANAGER

4/7/14
Execution Date

R MATTHEWS & SON PTY LTD
BODY CORPORATE MANAGER

R. MATTHEWS & SON PTY. LTD. A.C.N. 010 318 ... THE Common Seal

DIRECTOR

***Execution**

*Original owner to execute for a first community management statement
*Body corporate to execute for a new community management statement

Privacy Statement
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SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
LOT 1 ON BUP5961	1	1
LOT 2 ON BUP5961	1	1
LOT 3 ON BUP5961	1	1
LOT 4 ON BUP5961	1	1
LOT 5 ON BUP5961	1	1
LOT 6 ON BUP5961	1	1
LOT 7 ON BUP5961	1	1
LOT 8 ON BUP5961	1	1
LOT 9 ON BUP5961	1	1
LOT 10 ON BUP5961	1	1
LOT 11 ON BUP5961	1	1
LOT 12 ON BUP5961	1	1
LOT 13 ON BUP5961	1	1
LOT 14 ON BUP5961	1	1
LOT 15 ON BUP5961	1	1
LOT 16 ON BUP5961	1	1
TOTALS	16	16

The contribution lot entitlements are those that existed prior to the commencement of section 66(1)(db) of the Body Corporate and Community Management Act 1997, and therefore details about them are not required to be given.

The interest schedule lot entitlements are those that existed prior to the commencement of section 66(1)(dc) of the Body Corporate and Community Management Act 1997, and therefore details about them are not required to be given.

SCHEDULE B EXPLANATION OF THE DEVELOPMENT OF SCHEME LAND

Sections 66(1)(f) and (g) of the Body Corporate and Community Management Act 1997 are not applicable.

SCHEDULE C BY-LAWS

NOISE.

1. The occupier of a lot must not create noise likely to interfere with the peaceful enjoyment of a person lawfully on another lot or the common property.

VEHICLES.

2.(1) The occupier of a lot must not, without the body corporate's written approval -

(a) park a vehicle, or allow a vehicle to stand, on the common property; or

(b) permit an invitee to park a vehicle, or allow a vehicle to stand, on the common property, except for the designated visitor parking which must remain available at all times for the sole use of visitors' vehicles.

2.(2) An approval under subsection (1) must state the period for which it is given, with the exception of designated visitor parking.

2.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier, with the exception of designated visitor parking.

OBSTRUCTION.

3. The occupier of a lot must not obstruct the lawful use of the common property by someone else.

DAMAGE TO LAWNS etc.

4.(1) The occupier of a lot must not, without the body corporate's written approval-

(a) damage a lawn, garden, tree, shrub, plant or flower on the common property; or

(b) use a part of the common property as a garden.

4.(2) An approval under subsection (1) must state the period for which it is given.

4.(3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

DAMAGE TO COMMON PROPERTY.

5.(1) An occupier of a lot must not, without the body corporate's written approval, mark, paint, drive nails, screws or other objects into, or otherwise damage or deface a structure that forms part of the common property.

5.(2) However, an occupier may install a locking or safety device to protect the lot against intruders, or a screen to prevent entry of animals or insects, if the device or screen is soundly built and is consistent with the colour, style and materials of the building.

5.(3) The owner of a lot must keep a device installed under subsection (2) in good order and repair.

BEHAVIOUR OF INVITEES.

6. An occupier of a lot must take reasonable steps to ensure that the occupier's invitees do not behave in a way likely to interfere with the peaceful enjoyment of another lot or the common property.

LEAVING OF RUBBISH ETC. ON COMMON PROPERTY.

7. The occupier of a lot must not leave rubbish or other materials on the common property in a way or place likely to interfere with the enjoyment of the common property by someone else.

APPEARANCE OF LOT.

8.(1) The occupier of a lot must not, without the body corporate's written approval, make a change to the external appearance of the lot unless the change is minor and does not detract from the amenity of the lot and its surrounds.

8.(2) The occupier of a lot must not, without the body corporate's written approval-

(a) hang washing, bedding, or another cloth article if the article is visible from another lot or the common property, or from outside the scheme land; or

(b) display a sign, advertisement, placard, banner, phamphlet or similar article if the article is visible from another lot or the common property, or from outside the scheme land.

8.(3) Subsection (2)(b) does not apply to a real estate advertising sign for the sale or letting of the lot if the sign if of a reasonable size.

8.(4) This section does not apply to a lot created under a standard format plan of subdivision.

STORAGE OF FLAMMABLE MATERIALS.

9.(1) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the common property.

9.(2) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the lot unless the substance is used or intended for use for domestic purposes.

9.(3) However, this section does not apply to the storage of fuel in-

(a) the fuel tank of a vehicle, boat, or internal combustion engine; or

(b) a tank kept on a vehicle or boat in which the fuel is stored under the requirements of the law regulating the storage of flammable liquid.

GARBAGE DISPOSAL.

10.(1) Unless the body corporate provides some other way of garbage disposal, the occupier of a lot must keep a receptacle for garbage in a clean and dry condition and adequately covered on the lot, or on part of the common property designated by the body corporate for the purpose.

10.(2) The occupier of a lot must-

(a) comply with all local government local laws about disposal of garbage; and

(b) ensure that the occupier does not, in disposing of garbage, adversely affect the health, hygiene or comfort of the occupiers of other lots.

KEEPING OF ANIMALS.

11.(1) The occupier of a lot must not, without the body corporate's written approval-

(a) bring or keep an animal on the lot or the common property; or
(b) permit an invitee to bring or keep an animal on the lot or the common property.

11.(2) The occupier must obtain the body corporate's written approval before bringing, or permitting an invitee to bring, an animal onto the lot or the common property.

GUIDE DOGS. **N.B. By-law 11 does not apply to 'Guide Dogs' in accordance with Section 181.(1),(2) & (3) of the Act.**

RECOVERY OF LEVIES

12. That a person (which expression shall extend to corporations) shall pay on demand the whole of the Body Corporate's costs and expenses (including solicitor, collection agency and own client costs) such amount deemed to be a liquidated debt due in recovering such levies or moneys duly levied upon that person by the Body Corporate, pursuant to the Act.

RECOVERY FOR DAMAGES

13. Where the Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any owner or the tenants, servants, employees, agents, invitees or licensees of the owner or any of them, the committee shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the owner of the unit at the time when the breach occurred.

PENALTY FOR LATE PAYMENT

14. As provided for under the Body Corporate and Community Management Act 1997, the committee for the time being shall at its discretion be authorised to charge the prescribed penalty of 2.5% monthly against owners for the late payment of levies, including any special levies which may be properly struck at any time.

SERVICES ENTRY

15. Access to the courtyards of any lot shall be made available by the owners for the time being as and when requested by the Brisbane City Council or the Body Corporate committee or any contractors, sub-contractors, workmen, agents or other persons authorized by it, at all reasonable times, for the purpose of inspecting, repairing or maintaining any services which run underground through the courtyard areas and which may require inspection, repairs or maintenance to be carried out from time to time.

EXCLUSIVE USE – LOTS 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16

16.(1) The owners for the time being of lots 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16 identified in Schedule E are entitled to exclusive use for themselves, their tenants, licensees or invitees for the purpose nominated in Schedule E of those areas of the common property allocated in Schedule E and as identified on the sketch plan marked "A" and annexed to these by-laws.

16.(2) The owners for the time being of lots 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15 & 16 to which the exclusive use has been granted shall be solely responsible for maintaining the fence (if any) and the allocated area and for keeping the fence and area in a clean and tidy condition at all times. In the event that the owner does not upkeep the allocated area the Body Corporate may at the cost of the owner enter into and maintain the area and the costs of such maintenance will be a debt due by the owner to the Body Corporate payable upon demand.

SCHEDULE D OTHER DETAILS REQUIRED/PERMITTED TO BE INCLUDED

Nil

SCHEDULE E DESCRIPTION OF LOTS ALLOCATED EXCLUSIVE USE AREAS OF COMMON PROPERTY

Lot	Exclusive Area
Lot 1 on BUP5961	Area C1 on Annexure Plan "A" - Courtyard
Lot 2 on BUP5961	Area C2 on Annexure Plan "A" - Courtyard
Lot 3 on BUP5961	Area C3 on Annexure Plan "A" - Courtyard
Lot 4 on BUP5961	Area C4 on Annexure Plan "A" - Courtyard
Lot 5 on BUP5961	Area C5 on Annexure Plan "A" - Courtyard
Lot 6 on BUP5961	Area C6 on Annexure Plan "A" - Courtyard
Lot 7 on BUP5961	Area C7 on Annexure Plan "A" - Courtyard
Lot 8 on BUP5961	Area C8 on Annexure Plan "A" - Courtyard
Lot 12 on BUP5961	Area C12 on Annexure Plan "A" - Courtyard
Lot 13 on BUP5961	Area C13 on Annexure Plan "A" - Courtyard
Lot 14 on BUP5961	Area C14 on Annexure Plan "A" - Courtyard
Lot 15 on BUP5961	Area C15 on Annexure Plan "A" - Courtyard
Lot 16 on BUP5961	Area C16 on Annexure Plan "A" - Courtyard

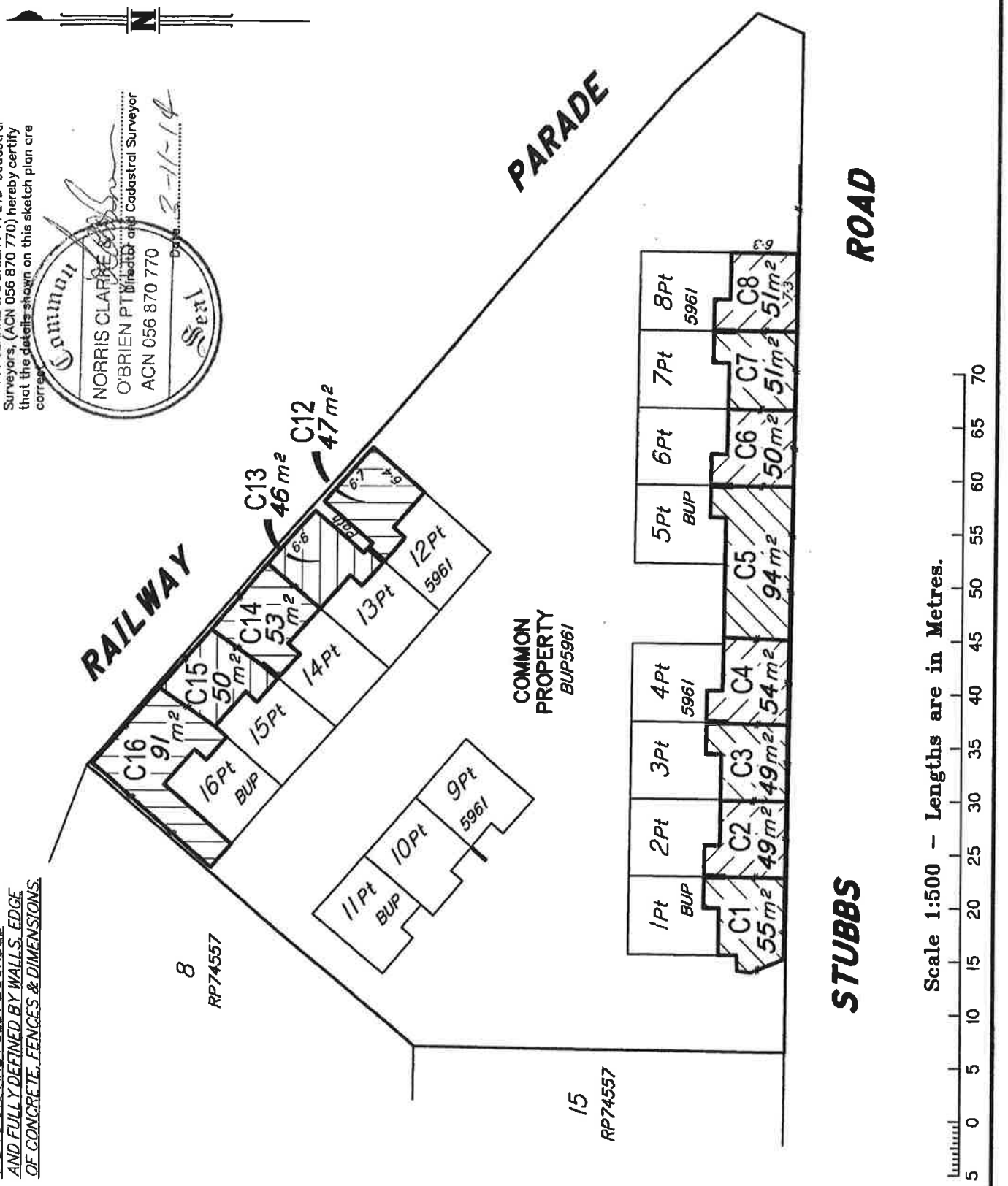
A

CMS Sheet 7 of 7

NORRIS CLARKE & O'BRIEN PTY LTD Cadastral Surveyors, (ACN 056 870 770) hereby certify that the details shown on this sketch plan are correct.

NORRIS CLARKE & O'BRIEN PTY LTD ACN 056 870 770 Director and Cadastral Surveyor Date 3-11-14

Common Seal



COURTYARD AREAS C1 TO C8 AND C12 TO C16 ARE FULLY BOUNDED AND FULLY DEFINED BY WALLS, EDGE OF CONCRETE, FENCES & DIMENSIONS.

NOTE:

This plan is of an Exclusive Use Survey only and as such is not registered by the Registrar of Titles. Subsequent registered or other surveys in this area may affect the boundary definition shown on this plan. Any differences so caused to the boundary definition shown on this plan are beyond the control of Norris Clarke & O'Brien Pty Ltd who can accept no responsibility for such differences.

ACCREDITED SURVEYOR	"SKETCH OK"	
Date 29/09/2014	Drafted G.W.H.	Checked L.O'B.

Name of C.T.S.: WINNIE'S CORNER C.T.S. 9251

Description: EXCLUSIVE USE AREAS
LEVEL A
WINNIE'S CORNER C.T.S. 9251
COMMON PROPERTY on BUP5961
Parish of YEERONGPILLY
County of Stanley

Scale in Metres: 1:500 at A4

Norris Clarke & O'Brien Pty Ltd
Licensed Surveyors
Town Planners
Development Consultants
Level 1 - 19 Hope Street
South Brisbane QLD 4101
ph: 07 3012 0000 fax: 07 3012 0099
email: info@ncob.com.au
ACN 056 870 770 ABN 15 056 870 770

Issue: A

Ref. 9752EUA

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 Winnies Corner CTS 9251
Stratamatt Body Corporate Management
P.O. Box 171
ANNERLEY QLD 4103

Date: 24/09/2025
Invoice Number: 552176
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 Winnies Corner CTS 9251	Base Premium	$8,920.20
Policy Description	1 Stubbs Road (cnr Railway Parade) Woodridge QLD 4114	F & E Service Levy	$0.00
		Stamp Duty	$883.09
Policy Number	HU0006135343	Underwriter Fee	$150.00
Period of Insurance	15/10/2025 to 15/10/2026	Broker Fee	$250.00
Effective Date	15/10/2025	Admin Fee	$55.00
Insurer	CHU Underwriting Agencies Pty Ltd	GST	$937.52
		Invoice Total	**$11,195.81**

Payment Options

DEFT PAYMENT SYSTEMS

DEFT Reference Number
40726225521766

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

Direct Insurance Brokers

Want to pay monthly?

IQumulate Premium Funding

Click here to accept online

Total amount payable $12,418.50
(includes application fee and credit charges)
or visit **edge.iqumulate.com/myaccount**
Enter code: **S2QUD828F7**

Smooth out cash flow
Easy monthly payments
No additional security

Post Billpay

*498 407262 25521766

Pay in-store at Australia Post by cheque or EFTPOS

Name: Body Corp Winnies Corner CTS 9251
Client ID: 27965
Invoice No: 552176

BPAY

Biller Code: 20362
Ref: 40726225521766

1st instalment of:	$1,259.85
followed by 9 instalments of:	$1,239.85
or Total Due:	**$11,195.81**

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

IMPORTANT INFORMATION AND NOTICES

Our Remuneration

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

	Amount	GST	Total
Broker Fee Admin Fee	$250.00 $55.00	$25.00 $5.50	$335.50
Commission	$1,784.05	$178.42	$1,962.47
Total Income	$2,089.05	$208.92	$2,297.97
Referral Partner Amount	-$0.00	-$0.00	-$0.00
Net Income	$2,089.05	$208.92	$2,297.97

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

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

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

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

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

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

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

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

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

Non-disclosure

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

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

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

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

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

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

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

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

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

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

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

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

Notes:

Body Corporate Winnie's Corner CTS 9251
RESIDENTIAL STRATA INSURANCE SUMMARY

Location: 1 Stubbs Rd, (Cnr Railway Parade), Woodridge QLD 4114
Insurance Period: 15/10/2025 to 15/10/2026

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

CHU RESIDENTIAL STRATA INSURANCE version QM562-1025

The insurer's documentation prevails and should be read. The policy wording is enclosed.
The policy is underwritten by QBE Insurance Australia 100%.
CHU Underwriting Agencies 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 CHU Underwriting Agencies 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

Cover

Insured Property	Insured
Building	$5,940,000
Common Area Contents	$54,075
Loss of Rent & Temporary Accommodation (total payable)	$891,000
Floating Floorboards	Selected
Liability to Others	Insured
Limit of Liability	$10,000,000
Fidelity Guarantee	Insured
Sum Insured	$250,000
Voluntary Workers	Insured
Death	$300,000
Total Disablement (per week)	$3,000
Office Bearers Legal Liability	Insured
Limit of Liability	$5,000,000
Machinery Breakdown	Not Insured
Catastrophe Insurance	Not Insured

Government Audit and Related Covers	Insured
Government Audit Costs	$25,000
Appeal expenses - common property health & safety breaches	$100,000
Legal Defence Expenses	$50,000

Lot Owners Fixtures and Improvements (per lot)	Insured
Lot Owners' Fixtures and Improvements (per lot)	$250,000

Flood Cover	Insured

FLOOD Notice:
Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:
a. a lake (whether or not it has been altered or modified);
b. a river (whether or not it has been altered or modified);
c. a creek (whether or not it has been altered or modified);
d. another natural watercourse (whether or not it has been altered or modified);
e. a reservoir;
f. a canal;
g. a dam.

EXCESSES: **Section 1 – Insured Property**

Standard:	$2,000
Water Damage:	$2,000

Section 2 – Liability to Others

Other excesses payable are shown in the Policy Wording.

Excesses – explanatory notes

Whenever an Excess and amount is shown in the Schedule or Policy Wording, You must pay or contribute the stated amount for each claim You make against the Insured Event.

Water Damage Excess
The following Excess will apply to Section 1 – Insured Property for loss or damage caused by:
a. Damage from bursting, leaking, discharging or overflowing of tanks, apparatus or
b. Rainwater
The additional Excess payable will be shown on Your Policy Schedule above.

Other excesses apply. These are listed on your Policy Schedule or described in the Policy Wording.

Imposed Conditions

Condition # 1	
Name	Lot Owners Contents Extension Not Selected
Code	Lot Owners Contents Extension Not Selected
Related Cover	Insured Property
Wording	Despite anything contained elsewhere in Your Policy, the following policy extension is optional and if selected by the Insured is subject to additional Premium. Lot Owners Contents Cover – this policy extension is Not Selected.

Property Details

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

Year Built:	1980	**External Walls:**	Brick/Concrete	**Cladding/Type/%**	-
No. of Lots:	16	**Floors:**	Concrete	**% of Holiday Let:**	-
No. of Storeys:	2	**Roof:**	Decromastic	**% of Commercial Lots:**	-
No. of Pools:	-	**No. of Lifts:**	-	**Other:**	-
Are there any known defects or hazards: No					

STORM SURGE Notice

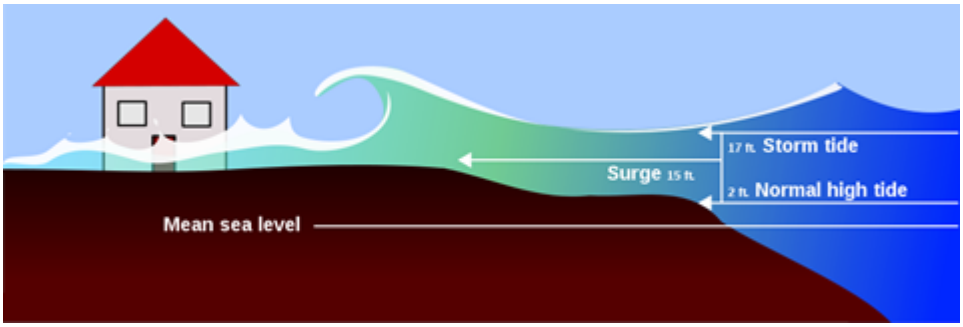
A storm surge is a coastal flood or tsunami-like phenomenon of rising water commonly associated with low pressure weather systems (such as tropical cyclones and strong extratropical cyclones), the severity of which is affected by the shallowness and orientation of the water body relative to storm path,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



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.

OFFICE BEARER'S NOTICE - Statutory Fines & Penalties and Additional Defence Costs

Please be aware that not all policies have these optional additional benefits, and even though this cover is not required under the Act, all schemes should take this into consideration.

Statutory Fines & Penalties will protect the office bearer's against "wrongful acts" regarding a breach of legislation that imposes a form of no fault liability regarding fines and penalties.

This relates to the Strata Schemes Management Act, Work Health & Safety / Occupational Health & Safety Legislation, Employment Practices Legislation and Environmental Law.

Additional Defence Costs is extra cover the body corporate takes on top of their existing Office Bearer's limit of liability, when they believe their current cover is inadequate and needs to be extended.

We recommend all committees review their Office Bearer's cover and contact our office if they have any questions.

IMPORTANT MATTERS

Policy Wording (PDS)

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

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

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

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

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

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

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

TERMS OF ENGAGEMENT

Insurance Brokers Code of Practice

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

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

- Help you identify and assess your risks and develop a proposal to submit to potential insurers
- Advise as to your insurance requirements.
- Prepare underwriting submissions.
- Seek insurance quotes (we will seek quotes from the broader general insurance market on your behalf before providing cover options. We have arrangements with numerous insurers, which enables us to find the right insurance product for you)
- Negotiate terms with any existing insurers and with alternative insurers.
- Place the insurances agreed upon.
- Review policy wordings and obtain signed policies from insurers
- Confirm the placement and renewal of the insurances to you.
- Calculate, invoice and collect the premiums.
- Adjust premiums on prior year policies where applicable (Declaration Policies).
- Review your insurance arrangements:
  - when you inform us about material changes to your circumstances;
  - at the time of any scheduled Status Reviews as agreed with you;
  - upon renewal of your insurances.
- Facilitate policy changes and/or cancellations as per your instructions
- If required, assist you with any Insurance Premium Funding needs.
- If required, assist you to manage any claims you may need to make:
  - we will keep you informed in a timely manner regarding the progress of claims.
  - when we receive an insurer's response to a submitted claim, we will notify you of the outcome as soon as it is reasonably practical to do so.

  - if a claim is either unreasonably denied or reduced by the insurer, we will act as claims advocate on your behalf to try to have the claim paid.
  - we will advise you if the insurer seeks to negotiate a settlement of your claim.
  - we will seek your instructions before agreeing to any settlement, or compromise of a claim.
  - if the insurer declines to pay a claim, we will explain the reasons for the insurer's decision and outline what further steps can be taken, including steps to make a complaint.
  - in the event you terminate our appointment as your insurance broker we will provide details of any claim(s) to your new insurance broker, so that they may continue to negotiate settlement, on your behalf.
- we will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps to be taken prior to the expiry of the policy. We will take appropriate, professional and timely steps to seek insurance cover terms and conditions and advise you of available options (if any) for your consideration.

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

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

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

Remuneration
In return for the services we provide, we may receive a commission usually between 0 and 30 per cent of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer, and we may charge fees. These will be clearly noted on our Invoice

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

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

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

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

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

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

Premium funding

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

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

Our advice to you is General Advice only unless otherwise advised.
When arranging insurance on your behalf, we will not take into consideration your personal objectives, financial situation or needs. Before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Clients should obtain and read the relevant product disclosure statements before making a decision.

Your Disclosure Obligations

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

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

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

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

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

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

Non-disclosure

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

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

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

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

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

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

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

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

Financial Service Guide

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

Direct Insurance Brokers Pty Ltd ABN 39 010 352 075, AFSL No 241075
Address: 38 Brookes Street, Bowen Hills Qld 4006
Phone: 07 3866 5444
Email: admin@directinsurance.com.au
Website: www.directinsurance.com.au

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

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

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

Personal Advice – Only provided for Personal Accident/Disability Policies
Lack of Independence

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you
We, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

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

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

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

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

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

From when does this FSG apply?
This FSG applies from 01 August 2025 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

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

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

Direct Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241075. The contact details for Direct Insurance Brokers Pty Ltd are on the front of this FSG.
Direct Insurance Brokers Pty Ltd also trades as Salon Insurance Australia and Strata Brokers.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?
Direct Insurance Brokers Pty Ltd is authorised to advise and deal in general insurance products to retail and/or wholesale clients. We will do this for you as your broker unless we tell you otherwise.

Will I receive tailored advice?
We provide General Advice for all products except Personal Accident and Disability policies. However, we may need information about your personal objectives, details of your current financial situation and any relevant information in respect of Personal Accident and Disability Policies where Personal Advice is given, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

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

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

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

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

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

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

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

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

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

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

How are any commissions, fees or other benefits calculated for providing the financial services?
Our commission will be calculated based on the following formula:
X = Y% x P
In this formula:
X = our commission
Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 30%.
P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be shown separately in our Invoice.

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

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

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

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

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

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

CQIB

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

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

NIBA

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

Premium Funding

If you arrange Premium Funding via the link on our Invoice, we may be paid a commission by the Premium Funder. The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When you apply for Premium Funding via the link on our Invoice you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

Staff Family and Friends

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

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.

2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer on 07 3866 5444 or put your complaint in writing and send it to the address or email address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

3. Direct Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001
Ph - 1800 931 678
Email - info@afca.org.au
Website - www.afca.org.au

What arrangements do you have in place to compensate clients for losses?
Direct Insurance Brokers Pty Ltd has a Professional Indemnity Insurance policy (**PI policy**) in place.

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

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

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

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

This FSG was prepared on **01 August 2025 -V18**

IMPORTANT INFORMATION FOR BUYERS

You are strongly advised to read all the information provided to you by the seller and obtain independent professional legal advice before signing a contract.

The property to which this certificate relates, is part of a Community Titles Scheme regulated under the *Body Corporate and Community Management Act 1997*. Owning a lot (for example, a unit, apartment or townhouse) in a Community Titles Scheme comes with different rights and obligations to those associated with owning a property that is not part of a Community Titles Scheme. This statement contains important information about owning a lot in a Community Titles Scheme, as well as information specific to the lot you are considering buying.

You may rely on this certificate in a claim against the body corporate as conclusive evidence of matters stated in the certificate (other than to the extent to which the certificate contains an error that is reasonably apparent).

MEMBERSHIP OF BODY CORPORATE

Upon becoming the owner of a lot in a Community Titles Scheme, you will:

- Automatically become a member of the body corporate for the scheme and can take part in the management of the scheme;
- Have to pay contributions towards the body corporates expenses in managing the scheme;
- Have to comply with the body corporate by-laws.
- You must notify the body corporate via a Form 8 that you have become the owner of a lot in the scheme within 1 month.

WARNINGS

- This statement does not include information about –
  - Flooding history
  - Structural soundness of the building or pest infestation
  - Current or historical use of the property
  - Current or historical use of the property
  - Current or past building 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
- You are encouraged to make your own enquiries about these matters prior to signing a contract. You may not be able to terminate the contract if these matters are discovered after you sign.
- No warranty is given that the use of the land is legal. Further information about land use, transport, sewerage and drainage infrastructure, vegetation and flooding may be available from local government.
- If the property is part of a Community Title Scheme, it may be subject to had have the benefit of statutory easements under the *Land Titles Act 1994*, which are not required to be disclosed.

SELLER STATEMENTS

Under the Body Corporate and Community Management Act 1997, certain warranties about some aspects of the Community Titles Scheme are implied in a contract for the sale of a lot. If you discover a breach of a warranty before settlement, you may have a right to terminate the contract. The warranties are:

- At the date of the contract there are no latent or patent defects in the common property or the body corporate assets (other than defects arising through fair wear and tear or disclosed in the contract) known to the seller or disclosed in the body corporate records;
- At the date of the contract, there are no actual, contingent or expected liabilities of the body corporate that are not part of the body corporate's normal operating expenses (other than disclosure in the contract) known to the seller or disclosed in the body corporate records;

- At completion of the contract, there are no circumstances known to the seller in relation to the affairs of the body corporate likely to materially prejudice the buyer;
- To the seller's knowledge, there are no other unregistered or statutory easements, covenants or encumbrances affecting the property that will not be released at settlement other than those disclosed with this statement;
- The seller states that written notice is not required under the *Environmental Protection Act 1994*, section 347, 362 or 408, unless notice is given with this statement;
- The seller states that there are no tree orders or applications under the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011* affecting the property unless notice is given with this statement;
- The seller states that no building work has been carried out by an unlicensed person in the last six years unless a notice under the *Queensland Building and Construction Commission Act 1991*, section 47 is given with this statement;
- No warranties are given about the structural soundness of the building/s or improvements on the property. It is recommended that a buyer engage a licensed building inspector to inspect the building and provide a report;
- If the property is a commercial office building of more than 1000m^2 a Building Energy Efficiency Certificate is available on the Building Energy Efficiency Register;
- To the seller's knowledge, there are no current orders, notices or transport infrastructure proposals affecting the land issued by a State or local government or other relevant authority that may affect the title to or use of the land after settlement, except as disclosed in this statement.

SHORT TERM LETTING IN COMMUNITY TITLES SCHEMES

The lawful use of a lot, including whether a lot can be used for short-term letting, is determined by the relevant local government under the applicable planning laws, instruments and documents. You may wish to seek advice from the relevant local government authority or your solicitor about the permitted lawful use of the lot, including whether the permitted lawful use may subsequently change.

It is possible that lots in the Community Titles Scheme are currently being used (or will in future be used) lawfully or unlawfully for short-term or transient accommodation (for example, by being advertised on AirBNB).

Relevant planning and development documents can be obtained from the relevant local government. 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.

OBTAINING FURTHER INFORMATION

You are strongly advised to conduct a search of the body corporate records for the Community Titles Scheme which the property you are buying is part of. A search of the body corporate records, including financial records and statements; minutes of body corporate general meetings and committee meetings; and correspondence sent and received by the body corporate, can provide important information about the scheme that is not included in this certificate, such as:

- Disputes relating to the Community Titles Scheme;
- The need for major body corporate expenditure in the future;
- Any legal action the body corporate may be involved in;
- Orders made against the body corporate, or in relation to the scheme, by a judicial or administrative authority.

To search the body corporate records, contact the person responsible for keeping the body corporate records.