Retirement Village Information Statement

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986.* All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)
- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

Turkish İngilize anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numerali telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí vị không hiểu tiếng Anh, xin liên lạc với Dịch Vụ Thông Phiên Dịch (TIS) qua số 131 450 (với giá biểu của cú gọi địa phương) và yêu cầu được nối đường dây tới một Nhân Viên Thông Tin tại Bộ Tiêu Thụ Sự Vụ Victoria (Consumer Affairs Victoria) qua số 1300 55 81 81.

Somali Haddii aad dhibaato ku qabto fahmida Ingiriiska, La xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha
Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（祇花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian Ако вам је тешко да разумете енглески, назовите Службу преводилаца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።.

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی(TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name	Pascoe Vale Gardens Retirement Village
Village street address	146 - 148 Boundary Road, Pascoe Vale VIC 3044.
Village postal address	As above.

Is the village accredited by a recognised industry association? ☐ Yes ☒ No

If yes, name of accreditation	
Website for information about the accreditation	No industry accreditation scheme at present.

2. Proprietor and operator details

Proprietor name Mecwa Limited (trading as mecwacare)

Note: The land that comprises the Village is located on Plan of Subdivision No. PS426597K (**Plan**).
The land in the Plan is affected by 4 Owners Corporations (as that term is defined in the *Owners Corporations Act* 2006 (Vic) , being:
Owners Corporation 1 Plan No. PS426597K means the owners corporation on the Plan which affects all the Common Property and all the lots on the Plan.
Owners Corporation 2 Plan No. PS426597K means the owners corporation on the Plan which affects Common Property 2, Lots A1 - A69 (both inclusive) and Lot M1.
Owners Corporation 3 Plan No. PS426597K means the owners corporation on the Plan which affects Common Property 3 and Lots 107 - 118 (both inclusive).
Owners Corporation4 Plan No. PS426597K means the owners corporation on the Plan which affects Common Property 4 and Lots 119 - 130 (both inclusive).

Lots in the Plan may be affected by one or more Owners Corporations.

Some lots in the Plan are owned by owner residents, each of whom are members of one or more Owners Corporations. Owners of Lots A1–A69/M1 are members of both Owners Corporation 1 and Owners Corporation 2, and owners of Lots 119–130 are members of both Owners Corporation 1 and Owners Corporation 4), whereas owners of Lots 107–118 (Owners Corporation 3) and the balance of lots affected only by Owners Corporation 1 are members of a single Owners Corporation.

Some lots on the Plan are owned by Mecwa Limited (trading as mecwacare) and leased to non-owner residents.

Common property no. 1, 2, 3 & 4 is all the land in the Plan except all lots. Common Property 1, 2, 3 and 4 are four separate, distinct parcels of common property (not one property divided notionally), each vested in title to a different Owners Corporation.

The clubhouse and facilities are located on lots owned by Mecwa Limited (trading as mecwacare).

ABN / ACN	59 004 927 244
Address for service	1287 Malvern Road, Malvern, Victoria 3144.

Operator name	Mecwa Limited (trading as mecwacare)
ABN / ACN	59 004 927 244
Address for service	1287 Malvern Road, Malvern, Victoria 3144.
Telephone	03 8573 4888
Email	RetirementLiving@mecwacare.org.au
Date current operator commenced in that role	1 April 2023

3. Operator representative

Name of representative	John Aldred
Position of representative	Retirement Living Manager
Location within village	On site
Times available	Monday to Friday, 9am to 5pm (excluding public holidays).
Telephone	03 9300 3099
Email	AdminPascoeValeGardens@mecwacare.org.au

4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units	148 (13 x 1 bedroom) (99 x 2 bedroom) (36 x 3 bedroom)	1 (1 x 2 bedroom)		
Independent living apartments	20 (1 bedroom)	4 (1 bedroom)		
Serviced apartments	14 (studio)	55 (studio)		
Villas or townhouses				

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*? ☒ Yes ☐ No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village? ☐ Yes ☒ No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in Attachment 1 to this information statement.

The attachment includes details of:

- services and facilities funded by maintenance charges
- optional services, which are not funded by maintenance charges or rent and can be provided for an additional fee. The attachment must include costs of and restrictions on availability of optional services, and
- any other services or facilities available to residents and how they are funded.

8. Lifestyle and village rules

This section sets out key aspects of daily life in the village, including pets, gardening, and social activities, as influenced by the by-laws of the village. The full by-laws of the village are attached to a resident's contract.

Are there any restrictions on residents keeping pets? ☒ Yes ☐ No

If yes, provide details on restrictions below:

Reasonable restrictions apply. Further information is available upon request.

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

Are residents permitted to undertake gardening in areas adjacent to their premises? ☐ Yes ☒ No

Does the village organise regular social activities and events for residents? ☒ Yes ☐ No

Additional details:

Where carports or garages are not provided, residents are able to park in the designated car parking areas of the village. Information is available on request. General village parking is available for visitors.

9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village? ☐ Yes ☒ No

If yes:

Description of development	
Construction timeframes (anticipated start and finish dates)	

10. Security and emergency assistance systems

The village is equipped with the following security system

CCTV cameras in the village grounds, common areas of the Serviced Apartment building and Clubhouse. Records 24 hours a day, seven (7) days a week but not monitored. Swipe card access to the Apartment Buildings, Clubhouse and boundary gates.

The village is equipped with the following emergency assistance system

Emergency help button in each unit and apartment, as well as common areas. Each resident is given a pendant (personal alarm). Monitored 24 hours a day, seven (7) days a week.

11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the *Retirement Villages Act 1986* in relation to this village? ☐ Yes ☒ No

If yes:

Provision the exemption applies to	Description of the obligation the exemption applies to

12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

☐ **Residence contract**
This contract grants a resident the right to occupy a unit within the village.

☒ **Management contract**
This contract relates to the provision of services by the operator to a resident.

[**Note from operator**: For owner residents only.]

☒ **Combined residence and management contract**
This is a contract comprising both a residence and a management contract.

[**Note from operator**: For non- owner residents only.]

☐ **Optional services agreement**
A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

☐ **Other**
(for example, a contract for sale of land).

If other, please describe	

The village offers the following rights to occupy:

☒ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☒ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ **Company title:** A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village. ☐ **Unit trust**: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ **Licence:** ☐ term…………… or ☐periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there. ☒ **Lease –** ☒ term 49 years, or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ **Other**………………………

13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
30 June 2025	$8,087	
30 June 2024	$1,125	
30 June 2023	$1,667	

[Note from operator: the details above reflect the Operating Budget of the Village.]

14. Capital maintenance fund

Does the village have a capital maintenance plan? ☐ Yes ☒ No

Does the village have a capital maintenance fund? ☐ Yes ☒ No

If yes, balance at end of last financial year	$

15. Owners corporation

Is any of the common property in the village vested in an owners corporation? ☒ Yes ☐ No

If yes, complete the following:

Name of owners corporation	Owners Corporation 1 Plan No. PS426597K (**Plan**). [Note: The land affected by Owners Corporation 1 is Common Property 1 - 4 (inclusive) and all the lots in the Plan.]
Address for service of owners corporation	146-148 Boundary Rd, Pascoe Vale Vic 3044
Description of common property	Common Property 1 - 4 (inclusive) in the Plan.

Does the owners corporation have a maintenance plan? ☒ Yes ☐ No

Does the owners corporation have a maintenance fund? ☒ Yes ☐ No

If yes, balance at end of last financial year	$428,793 This figure represents the combined maintenance fund balance held across Owners Corporations 1–4 as at 30 June 2025; funds are not held separately by each Owners Corporation.

15b.

Name of owners corporation	Owners Corporation 2 Plan No. PS426597K (**Plan**). [**Note**: The land affected by Owners Corporation 2 is Common Property 2, Lots A1 - A69 (both inclusive) and Lot M1 on the Plan. Only the members of Owners Corporation 2 are entitled to use Common Property No.2. Folio of the Register for Common Property No.2 is in the name of Owners Corporation 1.]
Address for service of owners corporation	148 Boundary Rd, Pascoe Vale Vic 3044

Description of common property	Common Property 2 in the Plan.

Does the owners corporation have a maintenance plan? ☒ Yes ☐ No

Does the owners corporation have a maintenance fund? ☒ Yes ☐ No

If yes, balance at end of last financial year	$428,793 This figure represents the combined maintenance fund balance held across Owners Corporations 1–4 as at 30 June 2025; funds are not held separately by each Owners Corporation.

15c.

Name of owners corporation	Owners Corporation 3 Plan No. PS426597K (**Plan**). [**Note**: The land affected by Owners Corporation 3 is Common Property 3 and Lots 107 - 118 (both inclusive) in the Plan.]
Address for service of owners corporation	146 Boundary Rd, Pascoe Vale Vic 3044
Description of common property	Common Property 3 in the Plan.

Does the owners corporation have a maintenance plan? ☒ Yes ☐ No

Does the owners corporation have a maintenance fund? ☒ Yes ☐ No

If yes, balance at end of last financial year	$428,793 This figure represents the combined maintenance fund balance held across Owners Corporations 1–4 as at 30 June 2025; funds are not held separately by each Owners Corporation.

15d.

Name of owners corporation	Owners Corporation 4 No. PS426597K (**Plan**). [**Note**: The land affected by Owners Corporation 4 is Common Property 4 and Lots 119 - 130 (both inclusive) on the Plan. Only the members of Owners Corporation 4 are entitled to use Common Property No.4. Folio of the Register for Common Property No.4 is in

	the name of Owners Corporation 1. Members of Owners Corporation 4 are also affected by Owners Corporation 1.]
Address for service of owners corporation	146-148 Boundary Rd, Pascoe Vale Vic 3044.
Description of common property	Common Property 4 in the Plan.
Does the owners corporation have a maintenance plan?	☒ Yes ☐ No
Does the owners corporation have a maintenance fund?	☒ Yes ☐ No
If yes, balance at end of last financial year	$428,793 This figure represents the combined maintenance fund balance held across Owners Corporations 1–4 as at 30 June 2025; funds are not held separately by each Owners Corporation.

[**Note from proprietor**: non-owner (leasehold) residents are not members of the Owners Corporation. Owners Corporation fees/levies may nonetheless be passed through to non-owner residents under the residence and management contract.]

16. Insurance arrangements

The operator has provided details of the following insurance policies in respect of the village at Attachment 2 and attached certificates of currency:

☒ Public Liability Insurance

☒ Building Insurance

☒ Other insurances (please specify):

Industrial Special Risk (property damage and business interruption)
Personal Accident
Professional Indemnity
Volunteer Care Givers Property Damage (limited circumstances only)
Cyber Liability
Comprehensive Crime
Commercial Motor Vehicle
Residential Strata Insurance

The operator recommends that residents take out their own insurance policies in relation to the following:

☒ The contents of their unit

☒ Public liability claims brought as a result of any incident occurring in a resident's unit

☒ Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

☐ Other (please specify)

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance) ☐ Yes ☒ No

If yes:

Amount of funds set aside	$
Nature of risk for which funds have been set aside	

17. Additional documents

The following documents are attached to this information statement:

☒ Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.

A retirement village cannot charge new residents any fee that was not disclosed in the information statement.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No			
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No	Not applicable.		
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	Initial reservation deposit of $1,000	On reserving a unit.	Balance of 10% deposit on signing of contract held in trust by vendor's lawyer (owner resident) or operator's lawyer (non-owner resident).
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	**IL Apartment**: $315,000 to $345,000 **IL Unit**: $690,000 to $720,000 **Serviced Apartment:** $185,000 to $199,500	On entry	Owner resident: resident must pay the purchase price to the vendor.
Other entry fees or charges – specify:					
Settlement costs	☐ Yes ☐ No	☒ Yes ☐ No			Council rates, water rates are adjusted as at the commencement date of the residence and management contract.

Settlement cost	☒ Yes ☐ No	☐ Yes ☐ No			PEXA registration costs and statutory fees (including stamp duty), council rates, water rates, property taxes and owners corporation fee adjustments.
Maintenance fee in advance	☒ Yes ☐ No	☒ Yes ☐ No	$379.60	Monthly	Independent Living Unit.
			$443.91		Independent Living Apartment.
			$845.53		Serviced Apartment, without food & beverages.
			$2,051.58		Serviced Apartment, with food & beverage.
					Annual increase of RVA CPI on 1 July each year.
Owners Corporation fees in advance	☒ Yes ☐ No	☒ Yes ☐ No	$180.00	Monthly	
Owners Corporation fees in advance (Capital Maintenance Fund Contribution)	☒ Yes ☐ No	☒ Yes ☐ No	$71.72	Monthly	
Non-Refundable Establishment & Entry Services Fee	☒ Yes ☐ No	☒ Yes ☐ No	$5,000	On entry	Upon entering the village, an Establishment and Entry Services Fee of $5,000 is payable by the resident (non-refundable). This contribution covers costs incurred by the operator in connection with the resident's entry into the village, including but not limited to: • village induction and onboarding processes;

					• compliance, regulatory, and administrative set-up; and • AML Compliance (non-owner resident only).
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☒ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☒ Yes ☐ No	☒ Yes ☐ No	$379.60	☐ Weekly ☒ Monthly ☐ Annually	Independent Living Unit.
			$443.91		Independent Living Apartment.
			$845.53		Serviced Apartment, without food & beverages.
			$2,051.58		Serviced Apartment, with food & beverage.
					Annual increase of RVA CPI on 1 July each year.
Owners Corporation fees	☒ Yes ☐ No	☒ Yes ☐ No	$180.00	☐ Weekly ☒ Monthly ☐ Annually	
Owners Corporation fees in advance (Capital Maintenance Fund Contribution)	☒ Yes ☐ No	☒ Yes ☐ No	$71.72	☐ Weekly ☒ Monthly ☐ Annually	
Optional services charges (in contract)	☐ Yes ☒ No	☐ Yes ☒ No	User pays basis	☐ Weekly ☐ Monthly	User pays basis.

				☐ Annually	
Utility charges	☒ Yes ☐ No	☒ Yes ☐ No	Varies	Utilities are charged directly by the relevant supplier	You will arrange and pay directly to utility providers for all utilities. Charges are calculated on actual supply and consumption. Serviced Apartments (Leasehold) only: electricity and water usage charges are included in the maintenance charge.
Council rates (and water rates)	☒ Yes ☐ No	☒ Yes ☐ No			As assessed against the premises. Payable direct to the authority.
Land taxes	☒ Yes ☐ No	☐ Yes ☒ No			For non-owner residents, no land tax is payable whilst the village is exempt land as that term is defined in the *Land Tax Act* 2005 (Vic). Primary residences are exempt from land tax.
Other ongoing fees or charges – specify:					
Other fees, rates or charges imposed by any government or relevant authority	☒ Yes ☐ No	☒ Yes ☐ No	Varies		Charges are calculated on actual supply and consumption.
Insurance	☒ Yes ☐ No	☒ Yes ☐ No	Varies depending on insurer		Contents: It is recommended that residents arrange and maintain their own contents insurance within their premises. Public Liability: It is recommended that residents arrange and maintain their own public liability insurance.

					Motorised Mobility Aid: Residents who use a motorised mobility aid are required to take out liability insurance for a minimum sum of $5 million. Premiums are payable directly to the insurer in accordance with the policy.
Other	☒ Yes ☐ No	☒ Yes ☐ No			Additional costs may arise in specific circumstances under the residence and management contract, or management contract (as the case may be).
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☒ Yes ☐ No	☒ Yes ☐ No	A percentage of a resident's entry payment according to the resident's period of occupancy from the commencement date of the residence and management contract or management contract, as follows: <u>ILUs and ILAs</u>: 7% per annum capped at five (5) years, calculated on a daily pro-rata basis. <u>SAs</u>: 5% per annum capped at three (3) years, calculated on a daily pro-rata basis.	On exit	<u>ILAs & ILUs</u>: 7% 1st Year or part thereof; 7% 2nd Year or part thereof; 7% 3rd Year or part thereof; 7% 4th Year or part thereof; and 7% 5th Year or part thereof, capped at 35% of the entry payment. <u>SAs</u>: 5% 1st Year or part thereof; 5% 2nd Year or part thereof; and 5% 3rd Year or part thereof, capped at 15% of the entry payment.

Resident receives a share of capital gain on exit	☒ Yes ☐ No	☐ Yes ☒ No	100 % of capital gain for owner residents. 0% Capital gain for any non-owner resident.	On exit	
Resident is liable for a share of capital loss on exit	☒ Yes ☐ No	☐ Yes ☒ No	100 % of capital loss for owner residents. 0% capital loss for any non-owner resident.	On exit	
Other ongoing fees or charges – specify:					
Real estate agent engaged by resident for resale and marketing of the premises	☒ Yes ☐ No	☒ Yes ☐ No	As negotiated with the agent for sales & marketing.	As negotiated with the agent and paid direct to the agent.	When engaging your own real estate agent, the associated costs, including any marketing costs, are agreed and negotiated independently with the agent and paid directly to them.
Exit Administration Fee	☒ Yes ☐ No	☐ Yes ☒ No	$2,000.00	On exit	Exit Administration Fee.
Reinstatement &/or refurbishment works	☐ Yes ☒ No	☐ Yes ☒ No		Strata	Serviced Apartments - any damages will incur a cost.
Re-establishment Fee	☒ Yes ☐ No	☒ Yes ☐ No	$9,000.00	On exit	Amount payable to the owner for the ongoing promotion of the village and administration costs.
Legal Fees	☒ Yes ☐ No	☐ Yes ☒ No	$2,000.00 (estimate only).	On exit for owner residents only	Legal Fees: Owner residents only. The owner's reasonable legal fees and disbursements in connection with the sale of the property as a strata property.
Ad Hoc fees and fees for service					

Other one-off or ad-hoc fees or charges – specify:					
GP	☒ Yes ☐ No	☒ Yes ☐ No	As billed	User pays	Arranged directly with the provider.
Hairdresser	☒ Yes ☐ No	☒ Yes ☐ No	As billed	User pays	Arranged directly with the provider.
Podiatrist	☒ Yes ☐ No	☒ Yes ☐ No	As billed	User pays	Arranged directly with the provider.
Physiotherapist	☒ Yes ☐ No	☒ Yes ☐ No	As billed	User pays	Arranged directly with the provider.

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	Natalie Woerndle
Print name	Natalie Woerndle General Manager Strategic Partnerships and Services
Date	11 August 2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	Natalie Woerndle
Print name	Natalie Woerndle General Manager Strategic Partnerships and Services
Date	11 August 2026

Attachment 1: Services and facilities

[Note from operator: The Services and Facilities detailed below may be provided by the operator as part of the operating budget, or by the relevant Owners Corporation as part of the owners corporation services and facilities.]

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Activities/games areas	Mandatory	Included in maintenance charge	
Arts & crafts areas	Mandatory	Included in maintenance charge	
Clubhouse	Mandatory	Included in maintenance charge	
Bar, Café and Dining Room - Facility	Mandatory	Included in maintenance charge	
Meeting area in Clubhouse	Mandatory	Included in maintenance charge	
Separate lounge in the Clubhouse	Mandatory	Included in maintenance charge	
Library	Mandatory	Included in maintenance charge	
Theatre – 48 seats	Mandatory	Included in maintenance charge	
Billiards room	Mandatory	Included in maintenance charge	
Gymnasium	Mandatory	Included in maintenance charge	
Chapel	Mandatory	Included in maintenance charge	
Commercial kitchen	Mandatory	Included in maintenance charge	
Tea & coffee making facilities	Mandatory	Included in maintenance charge	
Hairdressing salon - Facility	Mandatory	Included in maintenance charge	
TV lounge	Mandatory	Included in maintenance charge	
Foxtel in community buildings	Mandatory	Included in maintenance charge	
Medical consultation room - Facility	Mandatory	Included in maintenance charge	

BBQ area outdoors	Mandatory	Included in maintenance charge	
Bowling green indoor/outdoor	Mandatory	Included in maintenance charge	
Village bus	Mandatory	Included in maintenance charge	
Cleaning and Linen (Serviced Apartments Only)	Mandatory	Included in maintenance charge (Serviced Apartments Only)	Weekly basic cleaning and servicing of your premises including supply of bed linen (2 bed sheets, 1 or 2 pillowcases (as required)) and towelling (2 bath towels, 1 bath mat, 1 hand towel, 1 tea towel).
Meals (Serviced Apartments Only)	Mandatory	Included in maintenance charge (applies to some Serviced Apartments Only, if selected as a service)	Varies (if applicable)
Bar, Café and Dining Room - Service	Optional	Varies - User pays	Operated by Resident Social Committee
Personal maintenance requests	Optional	$40 per hour labour, plus parts/materials	
Personal gardening requests	Optional	$40 per hour labour, plus parts/materials	
Meals in the dining room (other than Serviced Apartments which are included in the fees)	Optional	$19 for a 3-course meal	
Hairdresser/Barber	Optional	Depending on service engaged	Direct with provider
Beautician	Optional	Depending on service engaged	Direct with provider
Doctor /Physiotherapist/Podiatrist	Optional	Depending on service engaged	Direct with provider
Exercise classes	Optional	Depending on service engaged	Direct with provider
Catering services	Optional	Depending on service engaged	Direct with provider
Café/bar	Optional	Depending on service engaged	Direct with provider
Social functions/outings	Optional	Depending on venue costs	Direct with provider

Meal services in the home	Optional	Depending on service engaged	Can be provided in line with CHSP or Support at Home
mecwacare Home Services	Optional	Depending on service engaged	
Total mandatory service and facility charges (maintenance charge). **[Note from operator:** Owners Corporation Fees and Charges are payable in addition to the maintenance charge**]**		$379.60 to $2,051.58	As this is a mixed site, price range included. Annual increase 1 July.
Total optional and mandatory services and facilities charges		Optional User Pay on a separate agreement or from time to time ad hoc	

Attachment 2: Details of insurance policies

Public liability insurance

The nature of the risk insured against	☒ Injury to residents in common areas of the retirement village ☒ Injury to visitors or other third parties in common areas of the village ☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator) ☒ Damage to third party personal property in common areas of the village ☐ Injury or property damage occurring within a resident's private unit ☐ Other risks covered (please specify):
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	Public Liability: $20,000,000 Product Liability: $20,000,000
Period of cover	1/07/2026 at 12am to 30/06/2027 at 11.59pm
Premium	$0
Excess	$0
Exclusions	
Other information:	

Building insurance

The nature of the risk insured against	☒ Sudden damage to village property and shared buildings caused by insured events ☒ Sudden damage to residents' private units caused by insured event ☒ Insured events include: ☒ Fire ☒ Burst pipes or sudden water leaks ☒ Storm, wind or hail ☒ Vandalism ☒ Rainwater damage ☒ Flood ☐ Other risks covered (please specify):
Name of insurer	Panel insurers: Vero, Chubb, CGU and Allianz (broker, AON)
Amount insured	$97,500,000 (combined)
Period of cover	From 4.00 pm 30/06/2026 to 4.00 pm 30/06/2027
Premium	$448,000, covered under Industrial Special Risk
Excess	Dependent on event. Range: $1,000 to $10,000
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Industrial Special Risk (property damage and business interruption)
Name of insurer	Panel insurers: Vero, Chubb, CGU and Allianz (broker, AON)
Amount insured	$97,500,000 (combined)
Period of cover	30 June 2025 to 30 June 2026 4pm Or, any further period for which renewal has been agreed
Premium	$448,000, covered under Industrial Special Risk
Excess	Dependent on event. Range: $1,000 to $10,000
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Personal Accident
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	$5,000,000 in respect of all claims in any one period of insurance, except $1,000,000 in respect of non-scheduled aircraft or charter flights
Period of cover	From 1/07/2026 at 12am to 30/06/2027 at 11.59pm
Premium	$0
Excess	$0; $25 for non-Medicare medical expenses.
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Professional Indemnity
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	$20,000,000
Period of cover	From 1/07/2026 at 12am to 30/06/2027 at 11.59pm
Premium	$0
Excess	$0
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Volunteer Care Givers Property Damage (limited circumstances only)
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	$1,000,000
Period of cover	From 1/07/2026 at 12am to 30/06/2027 at 11.59pm
Premium	$0
Excess	$0
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Cyber Liability
Name of insurer	Beazley Syndicate 2623/623 at Lloyd's (broker, AON)
Amount insured	$5,000,000
Period of cover	4pm 30/06/2026 to 4pm 30/06/2027
Premium	$78,000
Excess	$50,000
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Comprehensive Crime
Name of insurer	Chubb Insurance Australia Limited (broker, AON)
Amount insured	$2,000,000
Period of cover	4pm 30/06/2026 to 4pm 30/06/2027
Premium	$15,000
Excess	$75,000
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Commercial Motor Vehicle
Name of insurer	AAI Limited trading as Vero Insurance (broker, AON)
Amount insured	$30,000,000
Period of cover	4pm 30/06/2026 to 4pm 30/06/2027
Premium	$355,000
Excess	$500
Exclusions	
Other information	

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Residential Strata Insurance - OC 426597K
Name of insurer	Chubb Insurance Australia Limited
Amount insured	Refer 'Other information' below
Period of cover	4pm 30/09/2065 to 4pm 30/09/2027
Premium	$135,000
Excess	$5,000 standard excess $2,500 Lot excess
Exclusions	
Other information	Property damage: - Building & common property $103,000,00 - Common contents $1,030,000 - Catastrophe $250,000 Machinery breakdown $100,000 Consequential loss $15,450,000 Crime $100,000 General liability: - Personal injury $20,000,000 in respect of any one occurrence - Property damage $20,000,000 in respect of any one occurrence Management committee liability $1,000,000 in the aggregate period of insurance Audit expenses are $30,000 Appeal expenses $150,000 Voluntary workers: - Accident each occurrence limit $200,000 - Accident aggregate limit $2000,000 in the aggregate period of insurance

Certificate of Currency

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria, Department of Health funded Community Service Organisation.

Organisation

MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Public & Products Liability

Policy Number

CSO003600-CSO-PPL of Master Policy Number CSO-PPL-M01

Business

All authorised activities of Community Service Organisations originating within Victoria (irrespective of how the activities may be funded)

Limit of Liability

Public Liability	$20,000,000 any one occurrence
Product Liability	$20,000,000 any one occurrence and in the annual aggregate any one Period of Insurance

Excess	
Any One Claim	Nil

Territorial Limits

Anywhere in Victoria only, pursuant to 3.8 Geographical Limitations.

For and on behalf of Victorian Managed Insurance Authority

Angela Kelly
Chief Insurance Officer

22/05/2026

VMIA is the Victorian Government's insurer and risk adviser
Level 10 South
161 Collins Street
Melbourne VIC 3000
P (03) 9270 6900
contact@vmia.vic.gov.au
ABN 39 682 497 841
vmia.vic.gov.au

Certificate of Currency

Date of Issue: 16 July 2026

Dele Sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Industrial Special Risk
Insured	MECWA T/as Mecwacare
Business Description	A not for profit organisation that delivers residential services, home care & community care such as day centres, delivered meals, podiatry, disability services and other ancillary services.
Insurer	Vero (Lead 40%) Chubb Insurance Australia Limited ABN: 23 001 642 020 (Co Line 20%) CGU (Co Line 20%) Allianz Australia Insurance Limited (Co Line 20%)
Policy Number(s)	ISA240065591
Period of Insurance	From: 4.00 pm 30/06/2026 Local Standard Time To: 4.00 pm 30/06/2027 Local Standard Time
Interested Party	None Noted
Interest Insured	Section 1 Damage occurring to Property Insured, including additional costs. Section 2 Loss resulting from the interruption or interference to the Business occurring during the Period of Insurance and subject to the Terms and Conditions as defined in the Policy.
Maximum Limits of Liability	Sections 1 and 2 Combined $97,500,000
Situation of Risk	1287 Malvern Road, Malvern VIC and and elsewhere in Australia, as per policy

Further Information
Should you have any queries, please contact us on the details set out at the top of the page.

Important notes
- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Clth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 1230, Melbourne VIC 3001

Certificate of Currency

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Named Insured
State Government of Victoria, Department of Health funded Community Service Organisation.

Organisation
MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

Type of Policy
Personal Accident

Policy Number
CSO003600-CSO-PA of Master Policy Number CSO-PA-M01

Business
All authorised activities of Community Service Organisations (irrespective of how the activities may be funded)

Insured Persons
Category A
Members of boards and committees of management, patrons & voluntary workers (including volunteers of tenants' groups who receive direct Victorian Government funding).
Category B
Work experience participants, individuals involved in job training, work training participants (disabled and able bodied) and job seekers.
Cover to apply whilst Insured Persons are acting on behalf of the Named Insured, as a member of Boards/Committees of Management, participating in voluntary activities, work experience, job training, work training and/or job seeking, including direct travel to and from such activities and during such activities.

Scope of Cover
The coverage afforded by this policy shall only apply whilst the Insured Person is engaged in voluntary work and/or activities organised and/or authorised by and/or under the control of the Named Insured including direct and uninterrupted travel to and from such work and/or activities

Age Limits
Insured Persons aged between 12 and 100 years of age.

Excess	
Non-Medicare Medical Expenses	$25

Aggregate Limit of Liability
$5,000,000 in respect of all claims in any one Period of Insurance, except
$1,000,000 in respect of non-scheduled aircraft or charter flights

VMIA is the Victorian Government's insurer and risk adviser
Level 10 South
161 Collins Street
Melbourne VIC 3000
P (03) 9270 6900
contact@vmia.vic.gov.au
ABN 39 682 497 841
vmia.vic.gov.au

Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past and present. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Territorial Limits
Australia Wide

For and on behalf of Victorian Managed Insurance Authority

Angela Kelly
Chief Insurance Officer

22/05/2026

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Named Insured
State Government of Victoria, Department of Health funded Community Service Organisation

Organisation
MECWA Limited trading as mecwacare

Period of Insurance
From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

Type of Policy
Professional Indemnity

Policy Number
CSO003600-CSO-PI of Master Policy Number CSO-PI-M01

Business
All authorised activities of Community Service Organisations originating within Victoria (irrespective of how the activities may be funded).

Limit of Liability
$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

Retroactive Date
1 January 1987, excluding known claims and circumstances

Excess	
Any One Claim	Nil

Territorial Limits
Anywhere in Victoria only, pursuant to 4.9 Geographical Limitations.

For and on behalf of Victorian Managed Insurance Authority

Angela Kelly
Chief Insurance Officer

22/05/2026

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Named Insured
State Government of Victoria, Department of Health funded Community Service Organisation.

Organisation
MECWA Limited trading as mecwacare

Period of Insurance
From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

Type of Policy
Volunteer Care Givers Property Damage (limited circumstances only)

Policy Number
CSO003600-CSO-PTY of Master Policy Number CSO-PTY-M01

Insured Persons
Volunteer home based caregivers

Business
All activities authorised by the Named Insured in providing home based care and other foster care services

Interest Insured
Loss or damage to the property of the Insured Person caused by acts of malicious damage or theft, or accidental damage directly or indirectly caused by any person or persons under the care of the Insured Person during the Period of Insurance, provided that no other insurance policy responds

Limit of Liability
$1,000,000 in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

Excess	
Any One Claim	Nil

Territorial Limits
Anywhere in Victoria only, pursuant to 4.c. Geographical Limitations.

For and on behalf of Victorian Managed Insurance Authority

Angela Kelly
Chief Insurance Officer

22/05/2026

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P (03) 9270 6900
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Certificate of Currency

Empower Results®

Date of Issue: 16 July 2026

Dele Sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Cyber Liability
Insured	MECWA T/as Mecwacare
Insurer	Beazley Syndicate 2623/623 at Lloyd's
Policy Number(s)	BZA111295
Period of Insurance	From: 4.00 pm 30/06/2026 Local Standard Time To: 4.00 pm 30/06/2027 Local Standard Time
Interest Insured	Covers first and third-party loss due to cyber-related events such as data breaches, IT security failure and system damage.
Limits of Liability	AUD 5,000,000 Aggregate Limit
Situation of Risk	Commonwealth of Australia
Remarks	Nil Advised

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Clth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 1230, Melbourne VIC 3001

Certificate of Currency

Date of Issue: 16 July 2026

Dele sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Comprehensive Crime
Insured	MECWA T/as Mecwacare
Insurer	Chubb Insurance Australia Limited ABN: 23 001 642 020
Policy Number(s)	93300613
Period of Insurance	From: 4.00 pm 30/06/2026 Local Standard Time To: 4.00 pm 30/06/2027 Local Standard Time
Interest Insured	Covers loss of money or goods owned by the Insured or for which they are responsible by an act of fraud or dishonesty by an employee and as per Insuring Clauses below.
Limits of Liability	As per schedule
Geographical Limit	Worldwide
Remarks	Nil Advised

Further Information
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GPO Box 1230, Melbourne VIC 3001

Certificate of Currency

Date of Issue: 16 July 2026

Dele Sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Commercial Motor Vehicle
Insured	MECWA T/as Mecwacare
Insurer	AAI LIMITED TRADING AS VERO INSURANCE ABN: 48 005 297 807
Policy Number(s)	MSL024511203
Period of Insurance	From: 4.00 pm 30/06/2026 Local Standard Time To: 4.00 pm 30/06/2027 Local Standard Time
Interest Insured	All vehicles owned leased or acquired during currency of the policy.
Limits of Liability	**Section 1**- Market Value or the Sum Insured shown on the Schedule of Motor Vehicles whichever is the lesser. **Section 2 and 3** - Combined Limit any one event - $30,000,000 Carriage of Hazardous Goods Limit - 1,000,000
Situation of Risk	Anywhere in the Commonwealth of Australia
Remarks	Nil Advised

Further Information
Should you have any queries, please contact us on the details set out at the top of the page.

Important notes
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- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 1230, Melbourne VIC 3001

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687
Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000, Australia
O +61 2 9335 3200
www.chubb.com/au

Date Issued: 01 October 2025

Certificate of Currency

This Certificate of Currency confirms the following **Policy** is current at the date stated below. Please refer to **Policy** documents for full terms and conditions.

Certificate of Currency		
Named Insured:	OC 426597K	
Indemnity to Others (Section 5, General Liability Insurance Only)	Not Applicable	
Policy Number:	02GS041291	
Insurance:	Residential Strata Insurance	
Wording	Chubb Strata Insurance ChubbSTRATA01PDS0224	
Period of Insurance:	From:	4.00pm on 30 September 2025, Local Standard Time
	To:	4.00pm on 30 September 2026, Local Standard Time
The Insurer:	Section 1	100.00% Chubb Insurance Australia Limited
	Section 2	100.00% Chubb Insurance Australia Limited
	Section 3	100.00% Chubb Insurance Australia Limited
	Section 4-10	100.00% Chubb Insurance Australia Limited
Insured Location	146 Boundary Road, Pascoe Vale VIC 3044	

Limits of Liability		
Section 1: Property Damage Insurance	**Buildings** and **Common Property**	AUD 103,000,000
	Common Contents	AUD 1,030,000
	Catastrophe	AUD 250,000
Section 2: Machinery Breakdown Insurance	AUD 100,000	
Section 3: Consequential Loss Insurance	AUD 15,450,000	
Combined Section 1 - Property Damage Insurance and Section 3 - Consequential Loss Insurance Limit of Liability	AUD 119,730,000	
Section 4: Crime Insurance	AUD 100,000	
Section 5: General Liability Insurance	**Personal Injury**	AUD 20,000,000 in respect of any one **Occurrence**
	Property Damage	AUD 20,000,000 in respect of any one **Occurrence**
Section 6: Environmental Impairment Liability Insurance	Not Insured	
Section 7: Management Committee Liability Insurance	AUD 1,000,000 in the aggregate **Period of Insurance**	
Section 8: Audit Expenses Insurance	AUD 30,000	
Section 9: Appeal Expenses Insurance	AUD 150,000	
Section 10: Voluntary Workers Insurance	**Accident** each occurrence Limit	AUD 200,000
	Accident aggregate Limit	AUD 200,000 in the aggregate **Period of Insurance**

All the values on this Certificate of Currency are correct as at 01 October 2025 and may only be subject to change within the **Period of Insurance** by written agreement between the Insurer and the **Insured**.

The insurance afforded by the policies described in this Certificate is subject to all terms, exclusions and conditions of such policies.

This Certificate is furnished as a matter of information only and does not constitute an insurance contract upon which claims can be made. **Policy** terms and conditions incorporate provisions which may enable Insurers to cancel or vary the **Policy** on the happening of prescribed circumstances or events (i.e. non-payment of premium). Therefore, this confirmation of insurance is not to be construed as guaranteeing that the **Policy** will remain in force throughout the **Period of Insurance** as specified herein.

Signed:

Ayman Farid
Strata Underwriter VIC/TAS

Authorised Officer, Chubb Insurance Australia Limited
ABN 23 001 642 020 AFSL 239687

Attachment 3: Glossary of fees

Capital maintenance fund contribution: A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

Contract check fee: The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

Deferred management fee: A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

Entry payment: The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

Exit entitlement: The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

Holding deposit: A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

Maintenance charge: A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics;and can only exceed that cap if residents approve a higher amount by special resolution.

Optional services charge: A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

Owners corporation fee (owner residents only): Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

Rates and taxes: Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

Rent (non-owner residents): Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

Special levy: A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

Utility charges: Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

Waiting list fee: A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.