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.

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- 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 81 81 55 1300.

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（衹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 81 81 55 1300 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	Greenways Village
Village street address	330 Frankston-Dandenong Road, Seaford VIC 3198
Village postal address	330 Frankston-Dandenong Road, Seaford VIC 3198

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

If yes, name of accreditation	
Website for information about the accreditation	

2. Proprietor and operator details

Proprietor name	Greenways Village Pty Ltd as trustee for the Greenways Retirement Village Trust
ABN / ACN	92 944 162 709
Address for service	302/1 Eastbourne Street, Windsor VIC 3181

Operator name	Greenways Village Management Pty Ltd
ABN / ACN	25 088 178 189
Address for service	302/1 Eastbourne Street, Windsor VIC 3181

Telephone	03 9786 8679	Email	clardner@greenwaysvillage.com.au
Date current operator commenced in that role	1999		

3. Operator representative

Name of representative	Cherie Lardner
Position of representative	Village Manager
Location within village	330 Frankston-Dandenong Road, Seaford VIC 3198

Times available	Monday to Friday from 8.30am to 5.00pm		
Telephone	03 9786 8679	Email	clardner@greenwaysvillage.com.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	0	• 11 one-bedroom units • 89 two-bedroom units • 13 three-bedroom • 14 one-bedroom apartments 127 in total	0	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

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?
If yes, provide details on restrictions below: ☒ Yes ☐ No

Greenways is a pet friendly village. Further details regarding the village's pet-policy including details of any restrictions or conditions on pet ownership are available on 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:

There is a broad range of social activities and events on offer at Greenways. Further information about current activities and events can be obtained from the village's website or directly from the village manager. There are restrictions on residents' and / or visitors' car parking in the village. Further details are available on request.

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 security cameras are installed in the Community Centre and Restaurant. Automated gates are located at the three entry/exit sites at the village.

The village is equipped with the following emergency assistance system

Each resident is provided with an emergency call pendant, and emergency buttons are installed within the Community Centre. The emergency system is monitored by a third party provider 24 hours per day, 7-days per 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.

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

☐ **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.	☐ **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.

☐ **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.	☒ **Lease –** ☒ Lifetime, unless terminated earlier in accordance with the terms of the residence contract. ☐ 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
FY 2026	$35,882.00 surplus	
FY 2025	$24,187.00 surplus	
FY 2024	$10,026.00 deficit	

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 $30,000

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

Address for service of owners corporation

Description of common property

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 | $

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):

Professional Indemnity Insurance
Commercial Motor Vehicle Insurance
Voluntary Workers Insurance
Cyber Protection 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)

Motor vehicle insurance (if the resident owns a motor vehicle)
Pet insurance (if applicable)

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 (Attachment 2) (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	$1,000	On joining waiting list	This amount is refundable (with interest, if any) if you do not enter into a residence contract. Where a residence contract is entered into, the fee will be applied towards the entry payment.
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☒ Yes ☐ No			This amount is refundable (with interest, if any) if you do not enter into a residence contract. Where a residence contract is entered into, the fee will be applied towards the entry payment.
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	$1,000	On reserving a unit or apartment	This amount is refundable (with interest, if any) if you do not enter into a residence contract. Where a residence contract is entered into, the fee will be applied towards the entry payment.
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	**Apartment:** $338,750 - $353,750 **1 bedroom unit:** $420,500 - $434,000	On entry	Entry payments vary depending on the unit type and location. The ranges reflect pricing across all available units in the village as at the date of this statement.

			2 bedroom unit: $501,500 - $693,500 **3 bedroom unit:** $679,750 - $786,750		
Other entry fees or charges – specify:					
Entry Administration Fee	☐ Yes ☐ No	☒ Yes ☐ No	$950	On entry	One-off fee payable to the proprietor on entry.
Resident requested unit additions - over and above standard refurbishment.	☐ Yes ☐ No	☒ Yes ☐ No	The cost of variations requested by you prior to entry into a residence contract including the addition, removal, or alteration of fixtures and fittings.	On entry	These costs will vary based on the nature of any variations requested by you.
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$152.25 per week (unit) $194.74 per week (apartment including gas & electricity)	☒ Weekly ☐ Monthly ☐ Annually	Payable via direct debit, fortnightly in advance. Maintenance Charges can only be varied (including increased) in accordance with the Act.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	

Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Refer to Attachment 1	☐ Weekly ☐ Monthly ☐ Annually	Optional services charges will vary depending on the services a resident chooses to use.
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No	included in Maintenance Charge		Refer to paragraph above in respect of Maintenance Charges.
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies	Utilities are charged directly to residents by the relevant supplier, with exception of gas and electricity for apartment residents and water for all residents	Utilities are charged directly to residents by the relevant supplier, with exception of gas and electricity for apartment residents which are covered by their Maintenance Charges and water for all residents which is covered by their Maintenance Charges (see below). For units, utilities charged directly may include gas, electricity, telephone, pay TV and internet. For apartments, utilities charged directly may include telephone, pay TV and internet.
Council rates	☐ Yes ☐ No	☐ Yes ☒ No	included in Maintenance Charge.		Refer to paragraph above in respect of Maintenance Charges.
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No	included in Maintenance Charge.		Refer to paragraph above in respect of Maintenance Charges.
Other ongoing fees or charges – specify:					
Water rates, service charges and usage	☐ Yes ☐ No	☐ Yes ☒ No	included in Maintenance Charge.		Refer to paragraph above in respect of Maintenance Charges.
Other	☐ Yes ☐ No	☒ Yes ☐ No			Additional costs may arise in specific circumstances under the residence contract.

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 contract as follows: Year 1 or part thereof, cumulative 10.0%, calculated at 5.0% for quarter 1, 3.0% for quarter 2, and 1.0% for each of quarters 3 and 4 Year 2 or part thereof, cumulative 15.0%, calculated at 2.0% for quarter 1 and 1.0% for each of quarters 2, 3 and 4 Year 3 or part thereof, cumulative 17.5% Year 4 or part thereof, cumulative 20.0% Year 5 or part thereof, cumulative 22.5% Year 6 or part thereof, cumulative 25.0%	On exit	You are entitled to a refund of your repayable entry payment less the deferred management fee and any other amounts payable by you under your residence contract when you permanently leave the village and provide vacant possession of your unit, subject to the terms of your residence contract. Your exit entitlement is payable to you on the earlier of: • 14 days of the next resident taking possession of the unit; or • 14 days of receipt of the next entry payment; or • a day agreed between the you and the operator; or • 12 months after the day on which you permanently vacate the unit.

			Year 7 or part thereof, cumulative 27.5% Year 8 or part thereof, cumulative 30.0% Year 9 or part thereof to Year 17 or part thereof, cumulative 30.0% Year 18 or part thereof, cumulative 27.5% Year 19 or part thereof, cumulative 25.0% Year 20 or part thereof, cumulative 22.5% Year 21 or part thereof, cumulative 20.0% Year 22 or part thereof, cumulative 17.5% Year 23 or part thereof, cumulative 15.0% Year 24 or part thereof, cumulative 10.0% Year 25 or part thereof, Nil per cent, and Nil per cent from Year 26 onwards The deferred management fee is		

			calculated on a daily basis and by reference to the aggregated length of time that a resident has resided in the village		
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No			
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Maintenance Charges & Utility Charges (separately assessed against the unit)	☐ Yes ☐ No	☒ Yes ☐ No			Charges cease on the earlier of the date of vacant possession of your unit or the date your residence contract terminates or otherwise ends.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					

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	
Print name	Robin Forster
Date	6 November 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	
Print name	Robin Forster
Date	6 November 2026

Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
24-hour Emergency Call Service	Mandatory	inc. in maintenance charge	Provided by MePACS
Activities and Games Room	Mandatory	inc. in maintenance charge	
Apartment Communal Laundry	Mandatory	inc. in maintenance charge	
Appliances maintenance	Mandatory	inc. in maintenance charge	For appliances supplied by the village, e.g. cooktop, oven, rangehood, hot water system, dishwasher, heater and air-conditioner (as applicable)
Arts and Crafts Room	Mandatory	inc. in maintenance charge	
Auditorium/The Pavilion	Mandatory	inc. in maintenance charge	
BBQ area outdoors	Mandatory	inc. in maintenance charge	
Bowling Green & Indoor Bowls	Mandatory	inc. in maintenance charge	
Beautician	Optional	Fee for use	Payable directly to service provider
Billiards	Mandatory	inc. in maintenance charge	
Bus Outings	Optional	Fee for use	Fee amount available at reception
Cleaning and maintenance of communal areas and facilities	Mandatory	inc. in maintenance charge	
Community Centre	Mandatory	inc. in maintenance charge	
Consultation Room	Mandatory	inc. in maintenance charge	
Dining Room	Optional	Fee for use (meals)	Menu and price list available at reception
Fitness Centre	Mandatory	inc. in maintenance charge	

Guest Suite	Optional	Fee for use	Prices available at reception and subject to availability
Hairdressing Salon	Optional	Fee for use	Payable directly to service provider
Library and DVDs	Mandatory	inc. in maintenance charge	
Maintenance and care of all lawns and gardens	Mandatory	inc. in maintenance charge	
Management and administration services	Mandatory	inc. in maintenance charge	
Pathology Collection	Optional	Fee for use	No fee generally charged although some specific pathology tests may be chargeable and payment is directly to the provider
Prescription Collection	Optional	Fee for use	Medication cost only, payable directly to chemist
Resident Kitchen	Mandatory	inc. in maintenance charge	
Separate lounge in Community Centre	Mandatory	inc. in maintenance charge	
Unit maintenance (Interior and Exterior)	Mandatory	inc. in maintenance charge	
Village Kiosk	Optional	Fee for use	Pricelist available at the Kiosk
Visiting Doctor	Optional	Fee for use	Fee payable directly to provider/bulk billed
Visiting Podiatrist	Optional	Fee for use	Fee payable directly to provider
Weekly shopping trips	Optional	Fee for use	Fee amount available at reception
Total mandatory service and facility charges		$ inc. in maintenance charge	
Total optional and mandatory services and facilities charges		$ dependent on optional services and facilities used	

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	Pen Underwriters (Berkley Insurance Co)
Amount insured	Public Liability $20,000,000 Products Liability $20,000,000
Period of cover	30 April 2026 to 30 April 2027
Premium	$4,028
Excess	$1,000
Exclusions	• Design, specifications, property project management, or property development activities related to construction • Sexual Abuse • General policy exclusions apply
Other information:	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured

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	CGU Insurance
Amount insured	$41,085,000
Period of cover	30 April 2026 to 30 April 2027
Premium	$31,291
Excess	$5,000
Exclusions	• Communicable Disease General Exclusion • Cyber and Data Exclusion • Date Recognition Special Exclusion • Electronic Data Exclusion • General policy exclusions apply
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured. Limit of liability of $100,000,000 per village location per claim

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

The nature of the risk insured against	Professional Indemnity Insurance
Name of insurer	Pen Underwriters (Berkley Insurance Co)
Amount insured	Limit of liability (any one claim) $10,000,000 Aggregate limit of liability any one period $10,000,000
Period of cover	30 April 2026 to 30 April 2027
Premium	$1,222
Excess	$5,000
Exclusions	• Excluded Activities: Design, specifications, property project management, or property development activities related to construction • Assumed Liability Exclusion • General policy exclusions apply
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured

The nature of the risk insured against	Commercial Motor Vehicle Insurance
Name of insurer	Global Transport Insurance
Amount insured	$2,000 – Market Value, depending on commercial vehicle type
Period of cover	30 April 2026 to 30 April 2027
Premium	$2,672
Excess	$250 - $1,300, depending on commercial vehicle type
Exclusions	General policy exclusions apply
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured

The nature of the risk insured against	Voluntary Workers Insurance
Name of insurer	Chubb Insurance Australia Limited
Amount insured	$2,500,000 aggregate limit of liability
Period of cover	30 April 2026 to 30 April 2027
Premium	$176
Excess	Equivalent to 7 days
Exclusions	General policy exclusions apply
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured

The nature of the risk insured against	Cyber Protection Insurance
Name of insurer	Emergence Insurance Pty Ltd
Amount insured	$1,000,000 aggregate limit
Period of cover	30 April 2026 to 30 April 2027
Premium	$1,170
Excess	$2,500
Exclusions	General policy exclusions apply
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured

Care Providers

Certificate of Currency

05/05/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Balmoral Gardens Retirement Village, Balmoral Gardens Pty Ltd ATF Balmoral Gardens Unit Trust, Balmoral Gardens Management Pty Ltd, Greenways Retirement Village, Greenways Village Pty Ltd ATF Greenways Retirement Village Unit Trust, Greenways Village Management Pty Ltd, Balmoral Gardens Bowls Club Inc.
Policy Number:	B1032/0428586
Period of Insurance:	From: 30/04/2026 at 4:00 PM at the Named Insured's principal place of business To: 30/04/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Owners and operators of retirement villages, including facilities such as a bowling club, swimming pool, gymnasium for residents, guests, and property owners.
Class of Insurance:	Care Providers Liability Policy Policy Section 1: General Liability
Situation:	As per policy
Limits of Liability:	Public Liability $20,000,000 any one Occurrence Products Liability $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Amelia Bluett - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined 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 and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

CGU Insurance
Level 7, 181 William Street, Melbourne VIC 3000
13 24 81

30 April 2026

CERTIFICATE OF CURRENCY

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future.

Insured: Balmoral Gardens Pty Ltd, Balmoral Gardens Retirement Village, Balmoral Gardens Pty Ltd ATF Balmoral Gardens Unit Trust, Balmoral Gardens Management Pty Ltd, Greenways Retirement Village, Greenways Village Pty Ltd ATF Greenways Retirement Village Trust, Greenways Village Management Pty Ltd, Balmoral Garden Bowls Club Inc, Guest Group Pty Ltd ABN 38 010 222 401

Policy Number: 01R2977896

Policy Type: Industrial Special Risks

Expiry Date: 30-April-2027

Situation of Risk: 1 RIDGE ROAD WANTIRNA SOUTH VIC 3152

Limit of Liability: **Section One:**
$100,000,000
Applicable to:
-1 Ridge Road, Wantirna South, VIC 3152
- Greenways Retirement Village, 330-356 Frankston - Dandenong Rd, Seaford, VIC 3198 including 33 Pimpala Avenue, Seaford, VIC 3198
$2,000,000
Applicable to 26 Lombard Way, Seaford, VIC, 3198

Section Two: $3,500,000

This is to certify cover has been granted in terms of the Company's standard policy, a copy of which is available on request.

This certificate is not a substitute for the policy of Insurance issued. The policy, not this certificate, details the rights and obligations and the extent of the insurance cover.

Subject to CGU terms and conditions.

CGU Insurance
Level 7, 181 William Street, Melbourne VIC 3000
13 24 81

Yours Faithfully



Lilian Li
Property Underwriter

Care Providers

Certificate of Currency

05/05/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Balmoral Gardens Retirement Village, Balmoral Gardens Pty Ltd ATF Balmoral Gardens Unit Trust, Balmoral Gardens Management Pty Ltd, Greenways Retirement Village, Greenways Village Pty Ltd ATF Greenways Retirement Village Unit Trust, Greenways Village Management Pty Ltd, Balmoral Gardens Bowls Club Inc.
Policy Number:	B1032/0428586
Period of Insurance:	From: 30/04/2026 at 4:00 PM at the Named Insured's principal place of business To: 30/04/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Owners and operators of retirement villages, including facilities such as a bowling club, swimming pool, gymnasium for residents, guests, and property owners.
Class of Insurance:	Care Providers Liability Policy Policy Section 2: Professional Indemnity and Malpractice Liability
Situation:	As per policy
Limits of Liability:	$10,000,000 any one Loss and $10,000,000 in the aggregate for any one Period of Cover
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Amelia Bluett - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined 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 and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

5th May 2026

TO WHOM IT MAY CONCERN

CERTIFICATE OF CURRENCY

Policy No: CMB20230697

You are hereby held covered subject to the Company's standard policies in respect of the risks and amounts specified below and for the period stated.

Period of Cover: 30-Apr-2026 **to** 30-Apr-2027

Policy Type: Driveline Transport Package

Insured: BALMORAL GARDENS MANAGEMENT PTY. LTD.
Balmoral Gardens Retirement Village
Balmoral Gardens Pty Ltd ATF Balmoral Gardens Unit
Greenways Retirement Village
Greenways Village Pty Ltd ATF Greenways Retirement
Greenways Village Management Pty Ltd
Balmoral Gardens Bowls Club Inc

Broker: Edgewise Insurance Brokers Pty Ltd

Section 1 - Commercial Motor

1) **2016 TOYOTA HILUX**

Reg :	1IF6AR
VIN :	MR0EX3CB001104435
Sum Insured :	Market Value
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3152

2) **2021 Renault Master 20 2.3L DIE 6SPA**

Reg :	1VC9ZO
VIN :	VF1MAF5V6L0810249
Sum Insured :	$ 68,538
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3152

3) **2007 Triumph 7X4**

Reg :	R95726
VIN :	6JCTR1KBX7M000116
Sum Insured :	$ 3,000
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3152

4) **2011 Triumph 8X5**

Reg :	U23665

Insurance products are issued by Global Transport & Automotive Insurance Solutions Pty Ltd trading as GT Insurance ABN 93 069 048 255 AFS Licence No 240714 as agent for the Insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708.

5th May 2026

CERTIFICATE OF CURRENCY

VIN :	6JCTR1KBXBM001852
Sum Insured :	$ 2,000
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3152

5) **2010 Custom Built .**

Reg :	Z26954
VIN :	R78T020826
Sum Insured :	$ 2,000
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3198

6) **2018 Fuso Deluxe BE64DJ**

Reg :	1MO5BD
VIN :	JLFBE64DJ0RK31046
Sum Insured :	$ 134,812
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3198

7) **2000 EMC 200 4 Seater**

Reg :	UNREG
VIN :	TBA
Sum Insured :	$ 7,000
Cover Type :	Own Damage
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3198

8) **2024 ECar LT-A627.4 4 seat Deluxe**

Reg :	UNREG
VIN :	LT-A0171007
Sum Insured :	$ 14,836
Cover Type :	Own Damage
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3198

9) **2025 MITSUBISHI TRITON**

Reg :	2DW4GU
VIN :	MMAYLLB20SH014813
Sum Insured :	Market Value
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Hook Liability :	$ 0
Situation :	3198

Liability Limit: $ 35,000,000

Insurance products are issued by Global Transport & Automotive Insurance Solutions Pty Ltd trading as GT Insurance ABN 93 069 048 255 AFS Licence No 240714 as agent for the Insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708.

5th May 2026

CERTIFICATE OF CURRENCY

This is a summary of cover only and subject to full policy terms and conditions. The insurer makes no warranty or representations about the accuracy or completeness of the information set out above. You rely on the information on the certificate of currency at your own risk, and the insurer is not liable for any damages or losses resulting from reliance on the certificate of currency. The certificate of currency is subject to change, and the insurer reserves the right to modify the coverage or terms of the policy.

Insurance products are issued by Global Transport & Automotive Insurance Solutions Pty Ltd trading as GT Insurance ABN 93 069 048 255 AFS Licence No 240714 as agent for the Insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708.

Certificate of Currency

CHUBB®

This is to certify that the Policy for **Balmoral Gardens Retirement Village, Greenways Retirement Village and/or subsidiary and/or related Corporations as defined under Australian Corporations Law, for their respective rights, interests, inter-relationships and liabilities., 02PV02019X** is current for the period **30 April 2026 to 30 April 2027** until 4 p.m.

Date of Issue:	1 May 2026
Issuing Office:	Melbourne
Issued to:	Declan Gaffney EDGEWISE INSURANCE BROKERS PTY LTD TRADING ACCOUNT
Class of Business:	Voluntary Workers
Interest Insured: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1. All voluntary workers working in a voluntary capacity on behalf of the Policyholder.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1. Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.
Sums Insured:	Please refer to the Policy Schedule

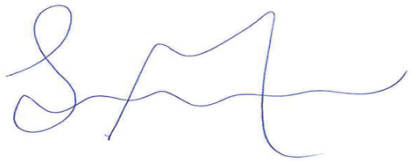
This Certificate of Currency is issued for information purposes only and confers no rights on the recipient.

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This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Kind Regards,



Liam Maguire
Accident & Health Underwriter, NUC
Chubb Insurance Australia Limited

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emergence

smarter cyber insurance

Your Mid-Term Adjustment (MTA) Certificate of Currency

Reason for MTA: Include trading name

Effective Date: 30/04/2026

Your Policy Summary

Date of issue	30/04/2026
Policyholder / Business	Balmoral Gardens Pty Ltd, Balmoral Gardens Management Pty Ltd, Greenways Village Pty Ltd, Greensways Village Management Pty Ltd, Balmoral Gardens Bowls Club Inc
Policy number	CS26045642A/01/01
Business activity	Retirement Village and Investments
Policy period	30/04/2026 to 30/04/2027 (4pm on both days)
Trading name(s)	Balmoral Gardens Village and Greenways Village
Subsidiaries	
Affiliates	
Policyholder's address	1 Ridge Rd Wantirna South VIC 3152
Policy wording	Emergence Cyber Event Protection (EME CEP-005.1)
Each Incident Limit	$1,000,000
Underwriter	Underwritten by certain underwriters at Lloyd's, lead by Markel Syndicate Management - Syndicate

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date. This certificate is not a substitute for the policy that details your rights and obligations and the extent of your insurance cover.

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.