

PALMIERA

Buyer's Guide





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EXECUTIVE SUMMARY

PROJECT NAME

Palmera

PROJECT LOCATION

18 Garfield Terrace, Surfers Paradise

PROJECT DESCRIPTION

Perfectly positioned in Northcliffe, a peaceful residential pocket between Broadbeach and Surfers Paradise, Palmera offers a more refined way to experience the Gold Coast. Here, patrolled beaches, quiet streets and relaxed local rhythm define daily life. Awaken each day with the ocean just meters away.

The salt in the air, the shimmer of the horizon and the ease of golden sands within reach make this more than a residence. It is a private retreat where calm connection meets coastal sophistication.






KEY FEATURES:

- A development of apartments
- 1, 2 & 3 bedroom configurations
- Facilities include Pool, Private Dining & Function Area, BBQ and private dining facilities, Yoga & Gym
- Panoramic ocean and water views
- Ducted air-conditioning to each unit
- Expansive interiors with floor-to-ceiling window



HERE, HOME ISN'T WHERE YOU LIVE *IT'S WHERE YOU ESCAPE*

THE INVESTMENT

-  10% Deposit | Nothing else to pay until settlement. Lock in today's price with no mortgage repayment until 2028
-  Strong capital growth is anticipated on the Gold Coast over the coming years, driven in part by major infrastructure projects tied to the Brisbane 2032 Olympic and Paralympic Games and broader urban renewal in the region. The City of Gold Coast is planning a new Gold Coast Arena
-  Perfectly positioned in the heart of the CBD, Monarch Place offers an exceptional central location with unparalleled convenience. Residents enjoy close proximity to leading healthcare facilities, including Gold Coast Private Hospital and Gold Coast University Hospital, providing peace of mind with world-class medical services nearby. The development is also moments from major education hubs such as Griffith University, making it ideal for professionals, academics, and students alike. Surrounded by vibrant retail precincts, cultural attractions, renowned restaurants, and premier sporting venues, Monarch Place places residents at the center of everything the Gold Coast has to offer.
-  Furnish the property after settlement for short term rentals your investment will become the ultimate holiday when you are on holidays and a sound investment when you are back home generating a regular income over the years
-  When its time for your retirement it won't be downsizing it will be life styling your retirement saving you purchasing at a much higher price should you wait to purchase at retirement

THE INVESTMENT

Unit Type	Internal	External	Price Range
1 BRM	55-69	7-38	\$825,000 - \$980,000
2 BRMs	72-97	16-50	\$1,150,000 - \$1,750,000
3 BRMs	101-128	17-49	\$2,175,000 - \$2,890,000

Pricing is subject to change without notice. The rental estimates above are based on the current rental market of similar dwellings and may be subject to change pending supply and demand at settlement.

OUTGOINGS

Unit Type	Strata Rates	Council Rates	Water Rates
1 BRM	T.B.A	\$650 / Qtr.	\$425 / Qtr.
2 BRMs	T.B.A	\$650 / Qtr.	\$425 / Qtr.
3 BRMs	T.B.A	\$650 / Qtr.	\$425 / Qtr.

Owners Corporation structure:

The Owners Corporation entity will be voted in by owners and will be responsible for all matters associated with the development and the associated common services plant. The costs above are estimates only and final costs will be provided on settlement.

IMPORTANT DATES

Project	Stage	Construction Start	Completion
Residential	Off Plan	Mid 2026	Mid 2028



MARKET *INSIGHTS*

The Gold Coast is Australia's sixth-largest city and has one of the fastest-growing regional economies in the country. As demand for the location and lifestyle grows, so too does investment in the region.



The Gold Coast remains one of Australia's leading destinations for capital city residents relocating to the regions, consistently attracting strong interstate migration driven by lifestyle, employment growth, and relative affordability.



The Gold Coast continues to experience strong housing market performance. While the specific 2023 quarterly growth figure is now outdated, recent data shows the region's median dwelling values have risen by around 10% over the past year, outpacing many other regional markets.



According to recent market projections, the median house price on the Gold Coast could reach approximately \$2.5 - \$2.7 million by 2030 if current long-term growth patterns continue, placing it among the highest forecast medians in Australia.

THE OUTLOOK LOOKS STRONG

**AUSTRALIA'S
FASTEST GROWING
MAJOR CITY**
\$49.4 BILLION GRP
COMPARED TO STATE AND
NATIONAL

**BUSINESS
REINVESTING**
\$7.7 BILLION
INDUCED INVESTMENT –
MEASURES ADDITIONAL
BUSINESS SPEND, SHOWING
ECONOMIC GROWTH FROM
INCREASED DEMAND

**RESIDENTIAL
POPULATION GROWTH**
2.3%
ABOVE NATIONAL GROWTH RATES

**EMPLOYMENT
GROWTH**
3.3%
AND CONTINUES YEAR-ON-YEAR

**CURRENT
POPULATION OVER**
753,000
UP FROM 495,000 IN 2021

**PROJECTED
POPULATION**
1,000,000
BY 2032
GOLD COAST FORECAST TO
REACH THE MILESTONE EARLIER
THAN PREVIOUSLY ESTIMATED

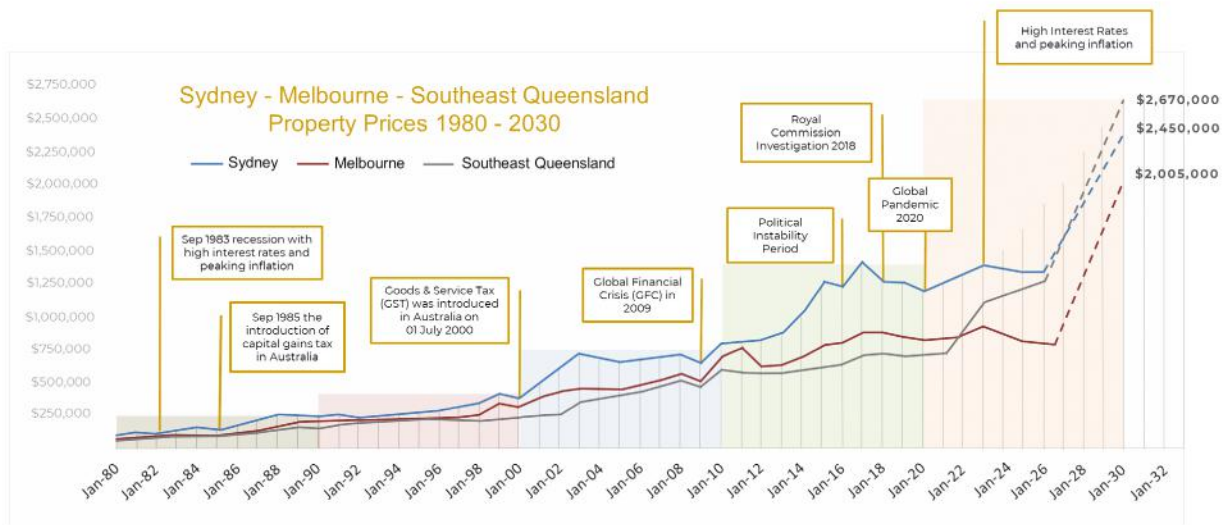
UNDERSTANDING THE PROPERTY MARKET

The Australian property market has experienced periodic downturns over the years, as is typical in any property market. As illustrated in the graph below, major economic or policy events have often triggered temporary declines in property prices. Examples include the introduction of Capital Gains Tax in 1983, the introduction of GST in 2000, the Global Financial Crisis in 2009, and the global pandemic in 2020. During each of these periods, property prices experienced a short-term dip. However, once the challenges passed and market confidence returned, property prices recovered strongly. In many cases, they not only rebounded but went on to increase dramatically over the following years, continuing the long-term upward trend in the Australian property market.



According to a recent study, Sydney may lose its position as the most expensive city in Australia by the end of the decade. The Gold Coast is predicted to take this unenviable title, with average house prices expected to reach approximately \$2.67 million.

Despite the periodic downturns the Australian property market has experienced over the years, property values have historically doubled on average every 10 years. The current median house price is approximately \$1.45 million. However, some analysts question whether prices can continue doubling at the same pace, as this would push the median price to more than \$2.6 million. Based on the same study, The Gold Coast Median House price is predicted to reach approximately \$2.67 million, while Sydney median house prices is forecast to reach around \$2.45 million, and Melbourne is expected to recover strongly and reach an average house price of about \$2 million by 2030.



These projections suggest that once the current period of inflation and high interest rates eases, property prices may continue their long-term growth trend, potentially doubling again by the end of the decade.

PROPERTY DEMAND VS SUPPLY

Based on projected population growth, the Gold Coast would need around 300 new dwellings completed each week over the next seven years to keep up with demand. This ongoing imbalance between population growth and housing supply is a key factor putting upward pressure on property prices.

GOLD COAST POPULATION BY 2021	500,000
GOLD COAST POPULATION BY 2026	750,000
AN INCREASE OF 250,000 IN 5 YEARS 50,000 / YEAR	
<hr/>	
GOLD COAST POPULATION BY 2032	1,000,000
<hr/>	
INCREASE IN POPULATION BY 2032	250,000
<hr/>	
AVERAGE AUSTRALIA HOUSEHOLD	2.6 / HOUSEHOLD
<hr/>	
TOTAL NUMBER OF DWELINGS REQUIRED	96,000
<hr/>	
TOTAL NUMBER OF DWELINGS REQUIRED / Year	16,000
<hr/>	
TOTAL NUMBER OF DWELINGS REQUIRED / Week	300

A GOLD MEDAL WIN FOR THE GOLD COAST

History has shown that cities hosting the Olympic Games often experience strong property price growth in the years leading up to the event. This growth is typically driven by major infrastructure development, increased investment, and improvements to transport and public facilities. Following the Olympics, property markets in these cities can experience further growth due to increased global exposure and international tourism. Many visitors who experience the city during the Games later return to invest or purchase property there. Brisbane, the Gold Coast, and the Sunshine Coast are expected to experience comparable property market growth in the lead-up to the 2032 Olympic Games as infrastructure development and international attention increase across the region. A clear example of this was Sydney during the lead-up to the 2000 Olympic Games, where property prices saw significant growth.



-  \$17.6 Billion In Economic Growth Between 2022 - 2032
-  \$3.5 Billion Social Improvement Health and Community Benefits
-  91,600 New Jobs being created in Southeast Queensland
-  4.2 Billion T.V Viewers Across 220 Countries
-  \$4.6 Billion Boost in Tourism and Trade
-  Median house price expected to reach to \$2.67 Million by 2030 an average 12% / Year Then a further spike in prices during the three years after the Olympics



-  \$6.5 Billion Economic Growth Between 1994-2006
-  \$3 Billion Spent on Construction of World Class Venues
-  90,000 New Jobs created between 1994-2000
-  3.7 Billion T.V Viewers Across 220 Countries
-  15.5% Increase in International Flights Between 1993 & 2003
22.4% Increase In the Year 2000
-  Property Prices Increased 65% Between 1994-2000
Average 10% / Year
60% between 2000-2003
An Average of 20% / Year

The Southeast Queensland region is anticipated to benefit from long-term economic activity, significant infrastructure investment, and increased global exposure associated with hosting the 2032 Olympic Games. Similarly, there are numerous examples from cities around the world where property prices experienced significant growth after hosting the Olympic Games. Below are examples of how property markets in other Olympic host cities performed following the event.



Property Prices in East London Increased **64% during the 5 years following the Olympics.**

An average of 13%/Year.



Property prices increased **37% during the 3 years following the Olympics.**

An average 12% / year.



Property Prices Increased **75% during the 7 years leading to Olympics due to infrastructure developments**

such as the Airport and Subways.

\$8.1 B ECONOMIC BOOST for Queensland

16 COMPETITION Venues across GOLD COAST

2600 ATHLETES & OFFICIALS Hosted in Robina

HUNDREDS OF **1,000S** of spectators

The 2032 Olympic and Paralympic Games, to be hosted across Brisbane, the Gold Coast and the Sunshine Coast, will deliver an estimated \$8.1 billion economic boost to Queensland, ushering in a new wave of prosperity and growth. The Gold Coast will be home to 16 competition venues in Southport, Broadbeach and Robina.



Gold Coast Arena would be built to house up to 12,000 people with the venue slated to host entertainment and sports events. The stadium is expected to host up to 80 major events each year and generate \$1.5 billion in economic activity over the first 10 years of operation.

THE GOLD COAST FUTURE LOOKS BRIGHT

Infrastructure plays a major role in driving property prices, not only in relation to the Olympic Games but also through broader economic development. A strong example is Athens, where property prices increased by approximately 75% over the seven years leading up to the Olympics. This growth was largely driven by major infrastructure projects, including the development of the new airport and expansion of the subway system. Similarly, significant infrastructure investment is occurring across the Gold Coast in preparation for the 2032 Olympic Games. In addition to the development of sporting venues, major upgrades to transport, roads, and public infrastructure are being delivered to support the growing population and the expected increase in tourism and global attention.



Gold Coast Airport Masterplan currently has \$370 million of work under construction. 30,000 sq. mt. expansion of the airport terminal will double its size. With more than 8.8 million passengers passing through the airport each year, the Gold Coast is a wise investment.



The Pacific Hwy Upgrade is the largest road infrastructure project in Australia connecting Sydney to Brisbane by late 2023. The widening of the motorway to 6 lanes between the Gold Coast and Brisbane will be completed for easy access within the Southeast Queensland region.



Gold Coast Light Rail stage 1 & 2 are currently in operation from Helensvale to Broadbeach South, Stage 3 will deliver a 6.7km extension from Broadbeach South to Burleigh Heads and Stage 4 will connect Burleigh Heads with Gold Coast Airport covering a total of 50km across the Gold Coast.

THINK ABOVE & BEYOND

EVERYDAY INVESTMENT

Today, many investors think beyond traditional property investment strategies. Rather than focusing solely on long-term rentals, they often invest with lifestyle benefits in mind, such as leisure, holiday use, and future retirement plans. Purchasing an investment property that can also be used as a holiday home or short-term rental when it is not being used by the family can provide multiple benefits. It allows owners to enjoy the property themselves while still generating income through short-term accommodation. In many cases, this approach can also deliver stronger returns compared to traditional long-term leasing. Additionally, such a property can serve as a future retirement home. By purchasing earlier, investors may avoid paying significantly higher property prices later in life, while securing a lifestyle asset that can be enjoyed both now and in the future.

The Smart Investment



Buying off the plan allows purchasers to lock in today's property prices while delaying mortgage repayments until settlement. This structure can provide a strategic advantage, as buyers may benefit from capital growth throughout the construction period without immediately servicing a full mortgage. As a result, investors have the potential to maximize returns while minimizing upfront financial pressure.

Pay off the Property Before Retirement



The Gold Coast's consistently low vacancy rates have driven rental growth of approximately 6.3% to 7.5% per annum over the past five years. This trend makes off-plan properties an attractive investment option, offering both long-term capital appreciation and high rental yield once the property is settled.

Dual-Purpose Asset



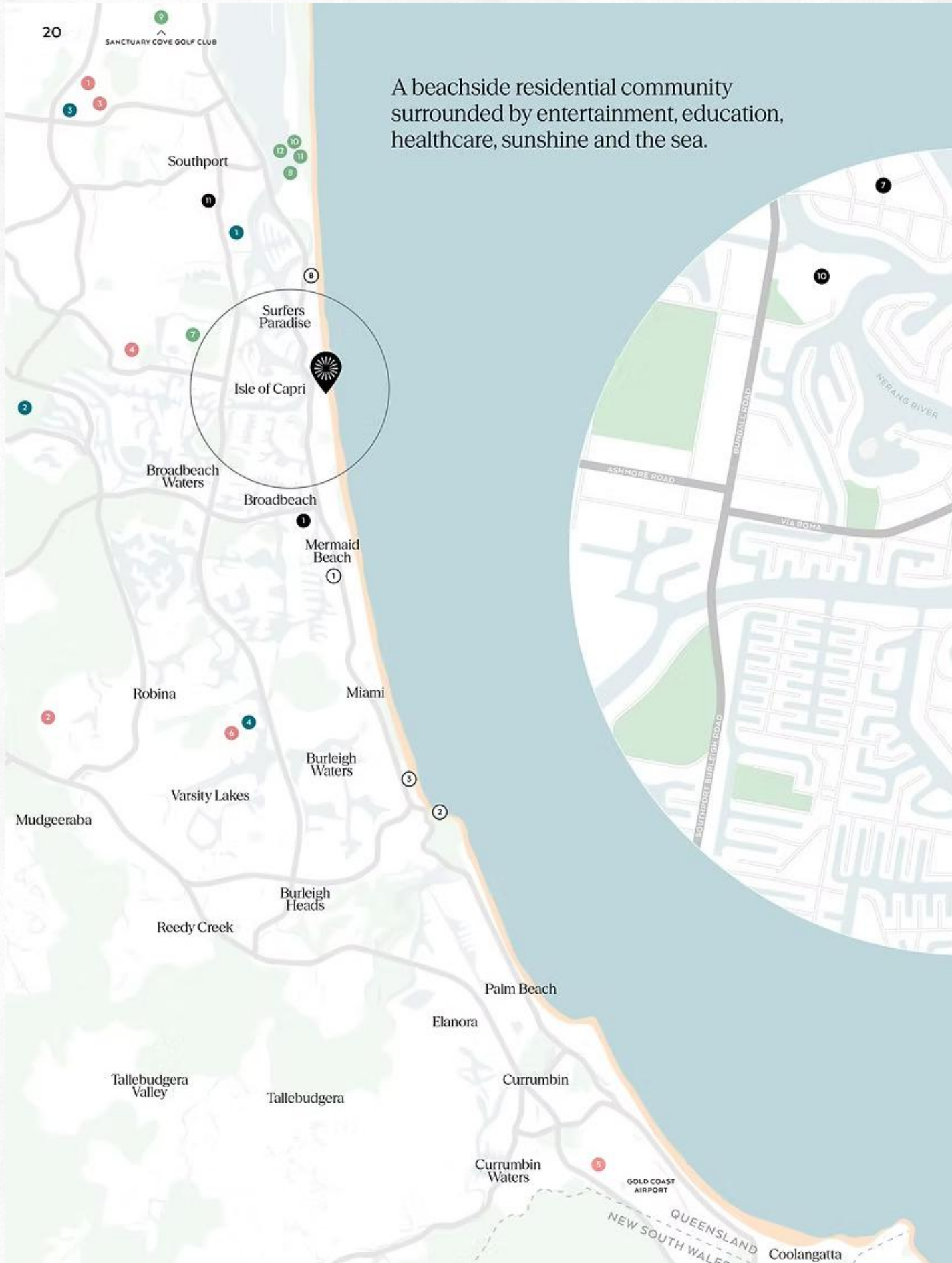
An off-plan property on the Gold Coast offers the perfect blend of lifestyle and financial benefits. It can serve as a personal retreat during holidays and generate passive income through short-term rentals when not occupied.

Retirement Planning Benefits



Many buyers consider locking in a property now to avoid paying significantly higher prices in the future. Over the years and as the property can serve as a personal holiday home and a profitable short-term rental when not in use, retirement is a matter of just moving in saving you paying a much higher price should you wait until retirement.

LOCATION MAP



A beachside residential community surrounded by entertainment, education, healthcare, sunshine and the sea.



ENTERTAINMENT & RETAIL

- 1 Pacific Fair Shopping Centre
- 2 Broadbeach Dining & Entertainment Precinct
- 3 Cavill Avenue lifestyle & Entertainment
- 4 Oracle Retail & Dining Precinct
- 5 Oasis Shopping Centre
- 6 Capri on Via Roma shopping precinct
- 7 Chevron Island Lifestyle Precinct
- 8 Gold Coast Convention & Exhibition Centre
- 9 The Star Hotel & Casino
- 10 HOTA (Home of the Arts)
- 11 Ferry Rd Fresh Food Markets & Shopping (Brick Works)

DINING & CULINARY HIGHLIGHTS

- 1 Etsu Japanese
- 2 Rick Shores
- 3 Mondrian Hotel
- 4 Social Eating House
- 5 Kost
- 6 Mamasan Asian Cuisine
- 7 Moo Moo
- 8 Yamagen Japanese
- 9 The Langham Hotel – Akoya & Tang Court Restaurants & Bar
- 10 Nineteen at The Star

PARKS & LIFESTYLE

- 1 Northcliffe Patrolled Beach
- 2 Northcliffe Surf Club & Restaurant
- 3 Surfers Paradise Patrolled Beach
- 4 Broadbeach Patrolled Beach
- 5 Kurrawa Surf Club (Broadbeach)
- 6 Cascade Gardens
- 7 Gold Coast Turf Club/Magic Millions Event
- 8 Southport Yacht Club
- 9 Sanctuary Cove Golf Club
- 10 Marina Mirage
- 11 Ritz Carlton Hotel – Mariner's Cove
- 12 Main Beach Super Yacht Marina

SCHOOLS & UNIVERSITIES

- 1 The Southport School
- 2 Emmanuel College
- 3 Griffith University
- 4 Bond University

HOSPITALS

- 1 Gold Coast University Hospital
- 2 Robina Hospital
- 3 Gold Coast Private Hospital
- 4 Pindara Private Hospital
- 5 John Flynn Private Hospital
- 6 Varsity Lakes Day Hospital

PROJECT OVERVIEW | EXTERIOR



















Artist impression











Artist impression



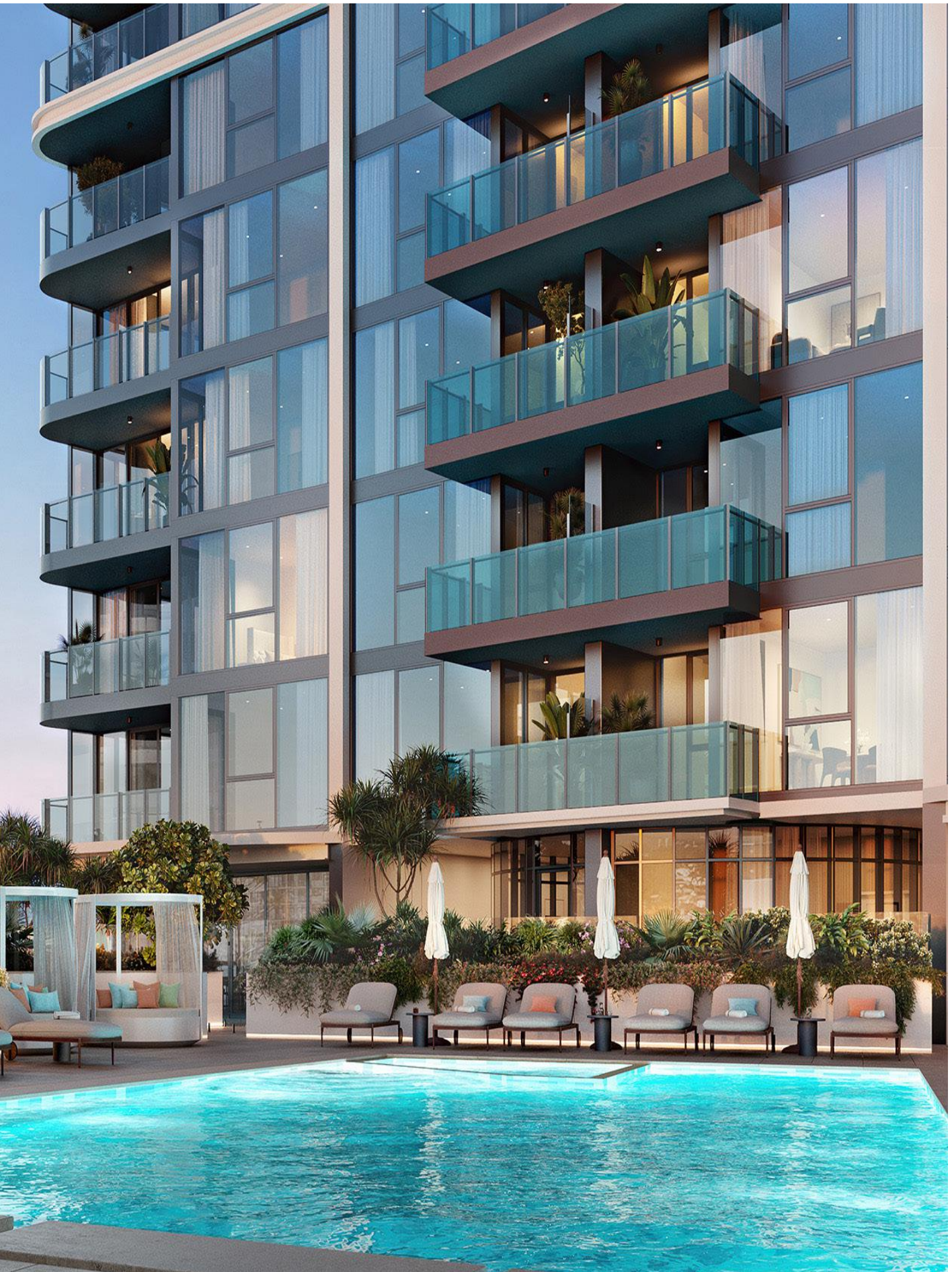


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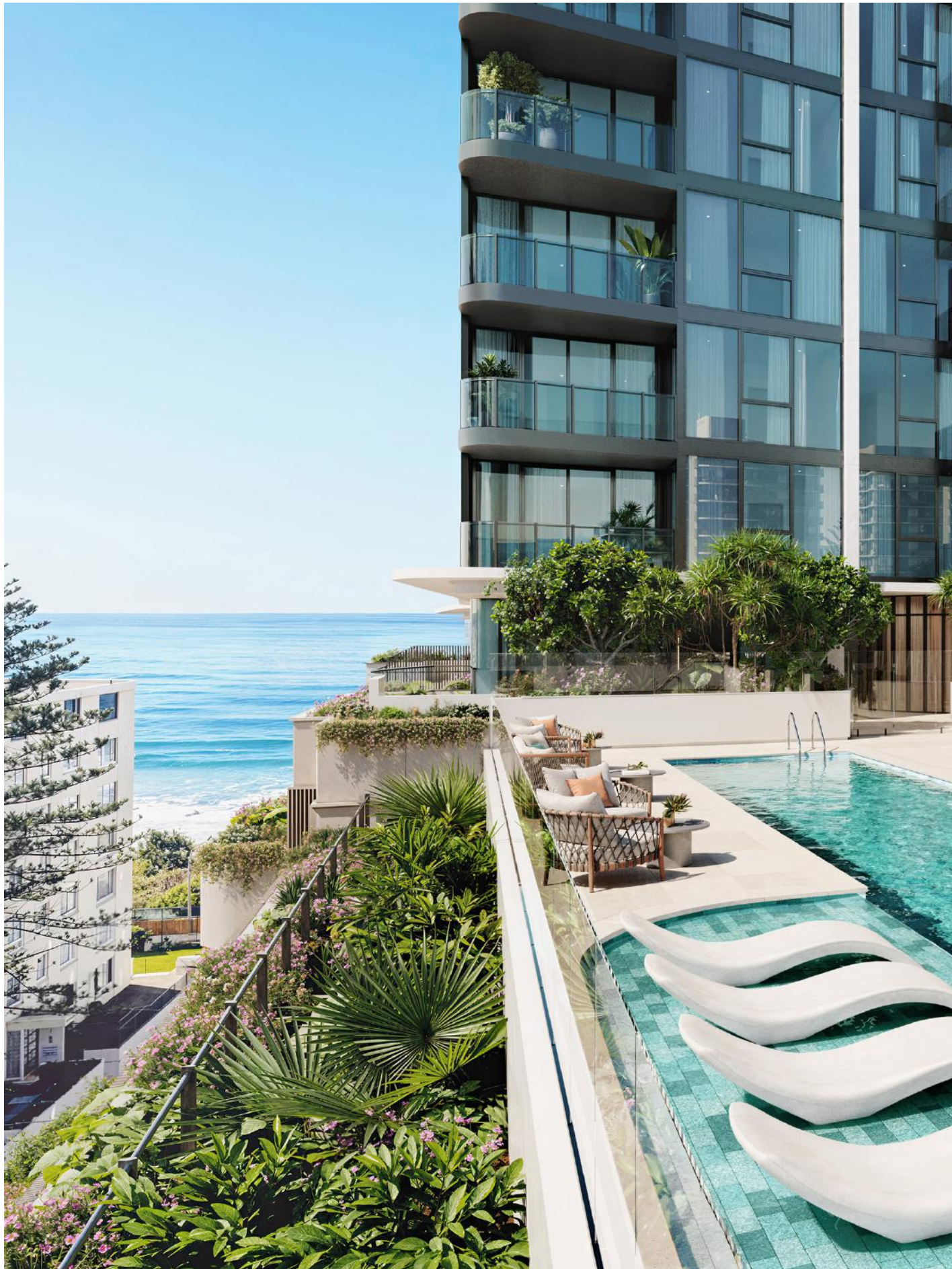








PROJECT OVERVIEW | AMENITIES





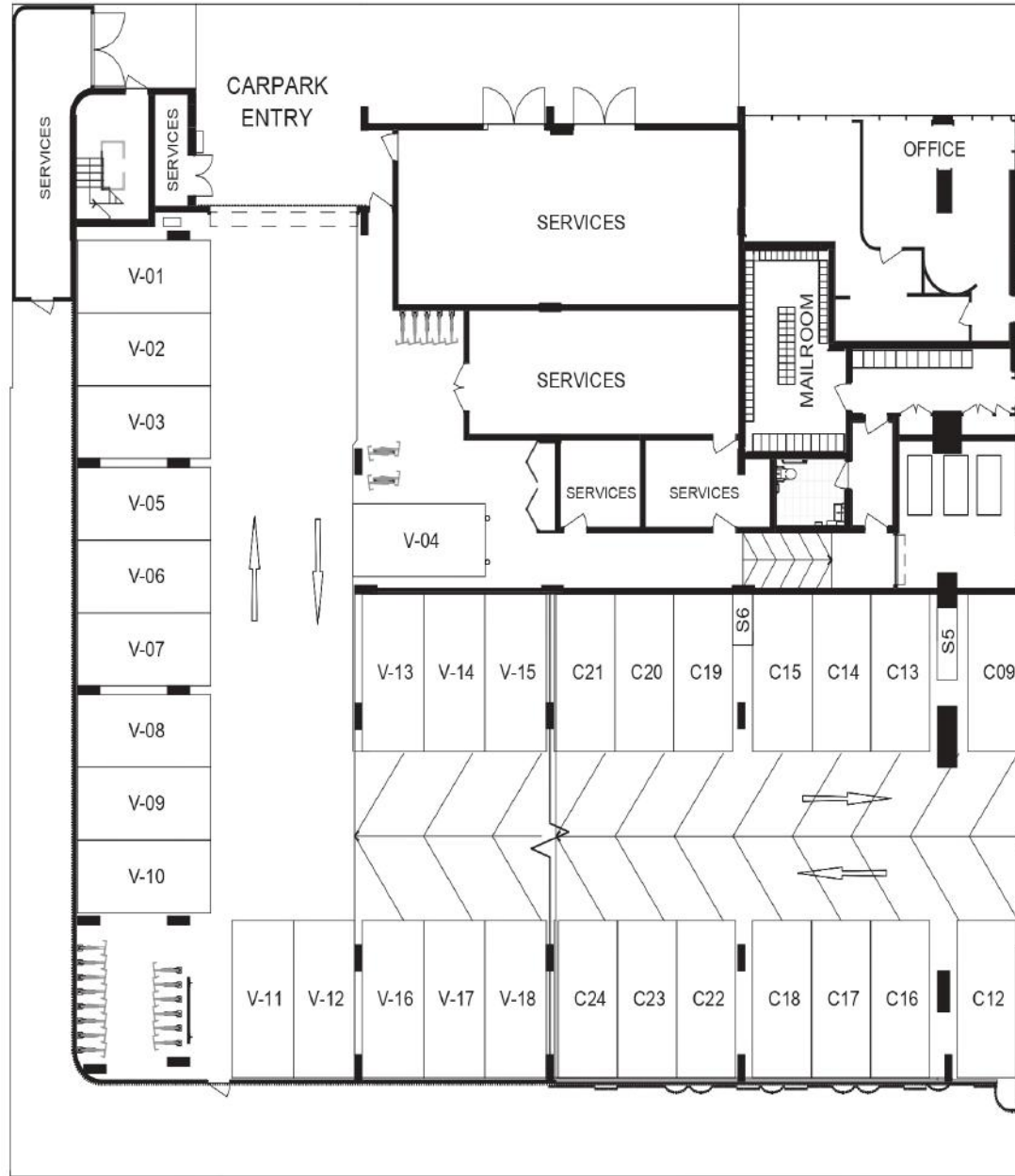
PROJECT OVERVIEW | AMENITIES





GROUND FLOOR

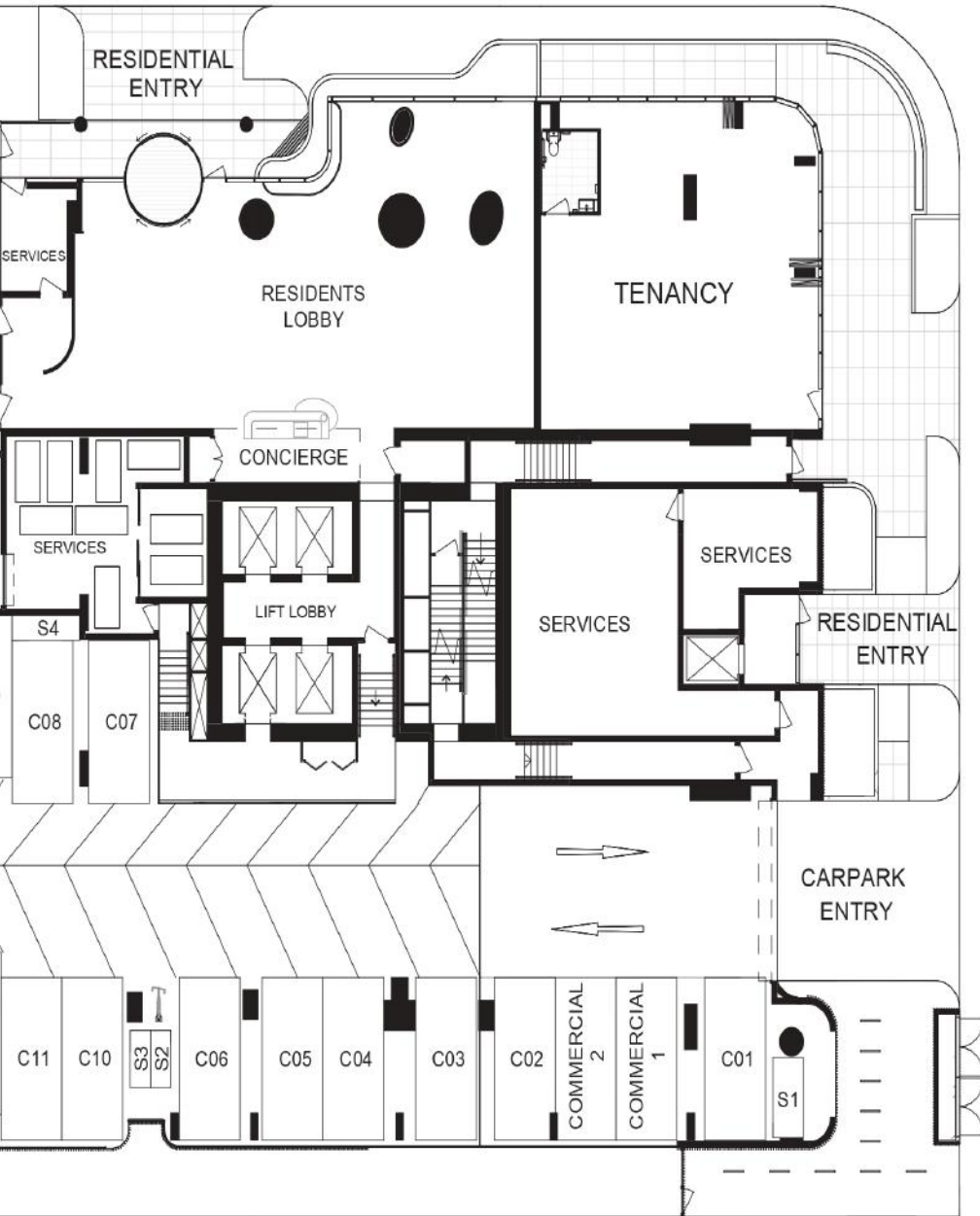
FREDERICK



PALMERA

RESIDENCES

STREET



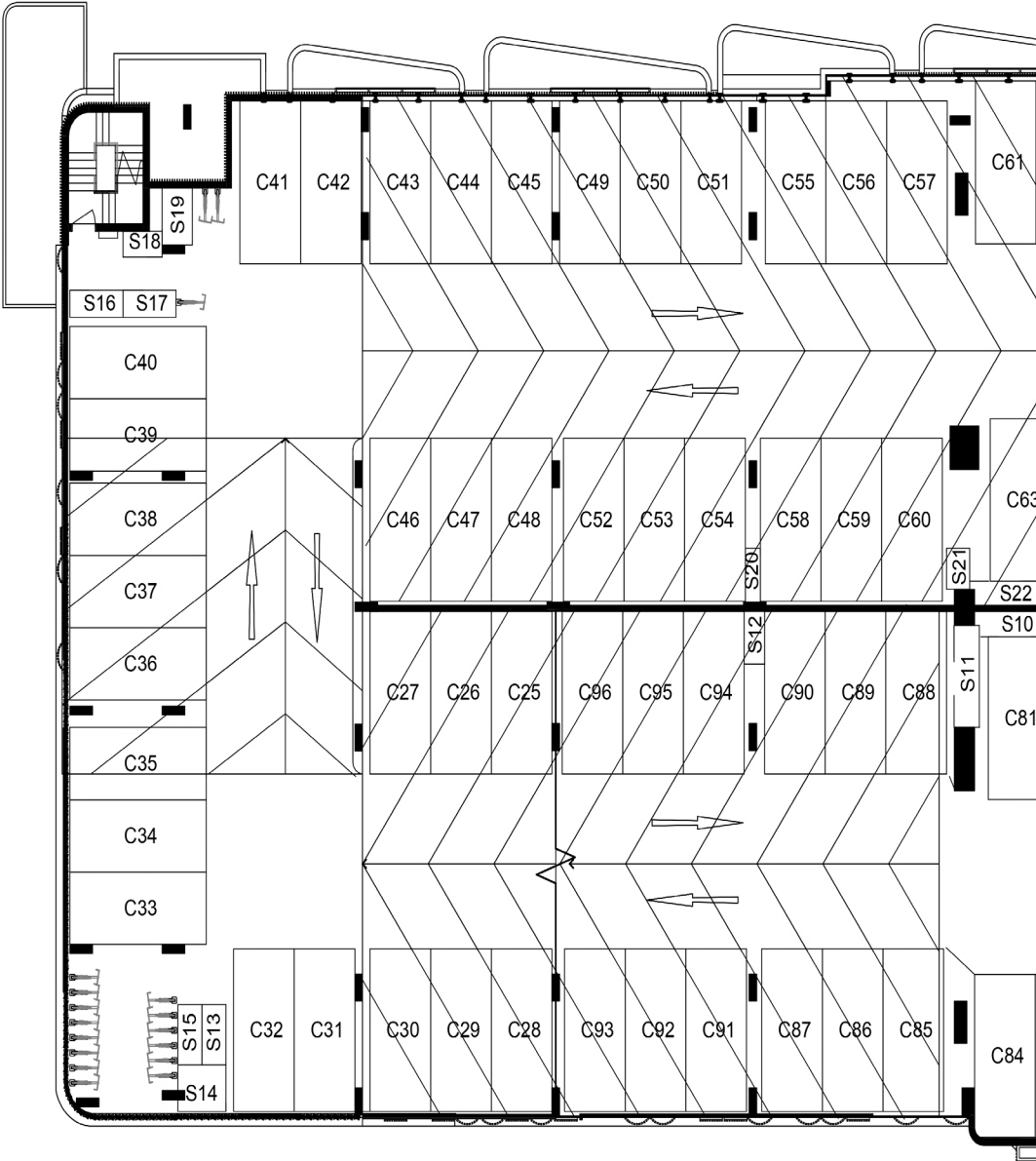
GARFIELD TERRACE

CENTRAL EQUITY

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LEVEL 1

FREDERICK



PALMERA

RESIDENCES

STREET

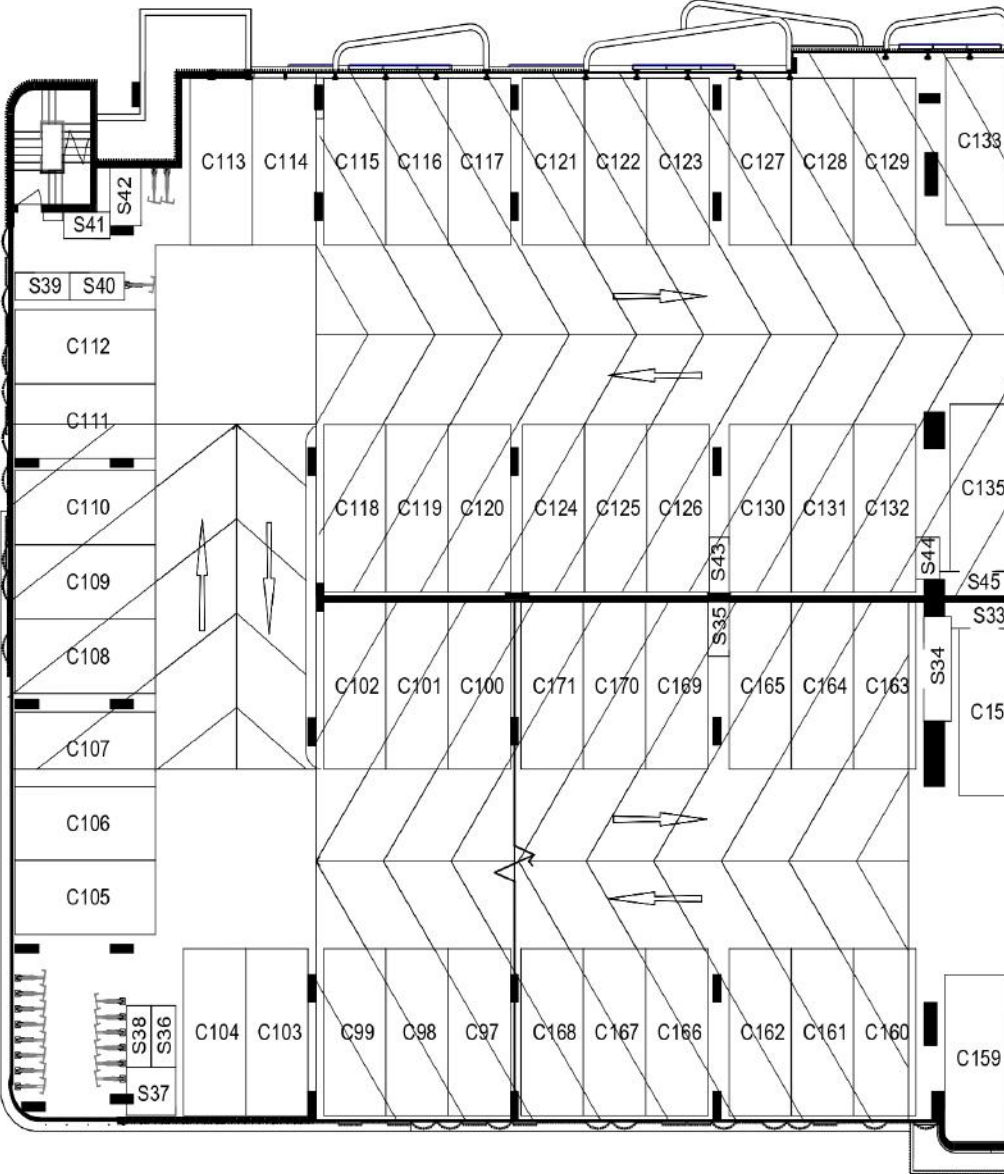


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LEVEL 2

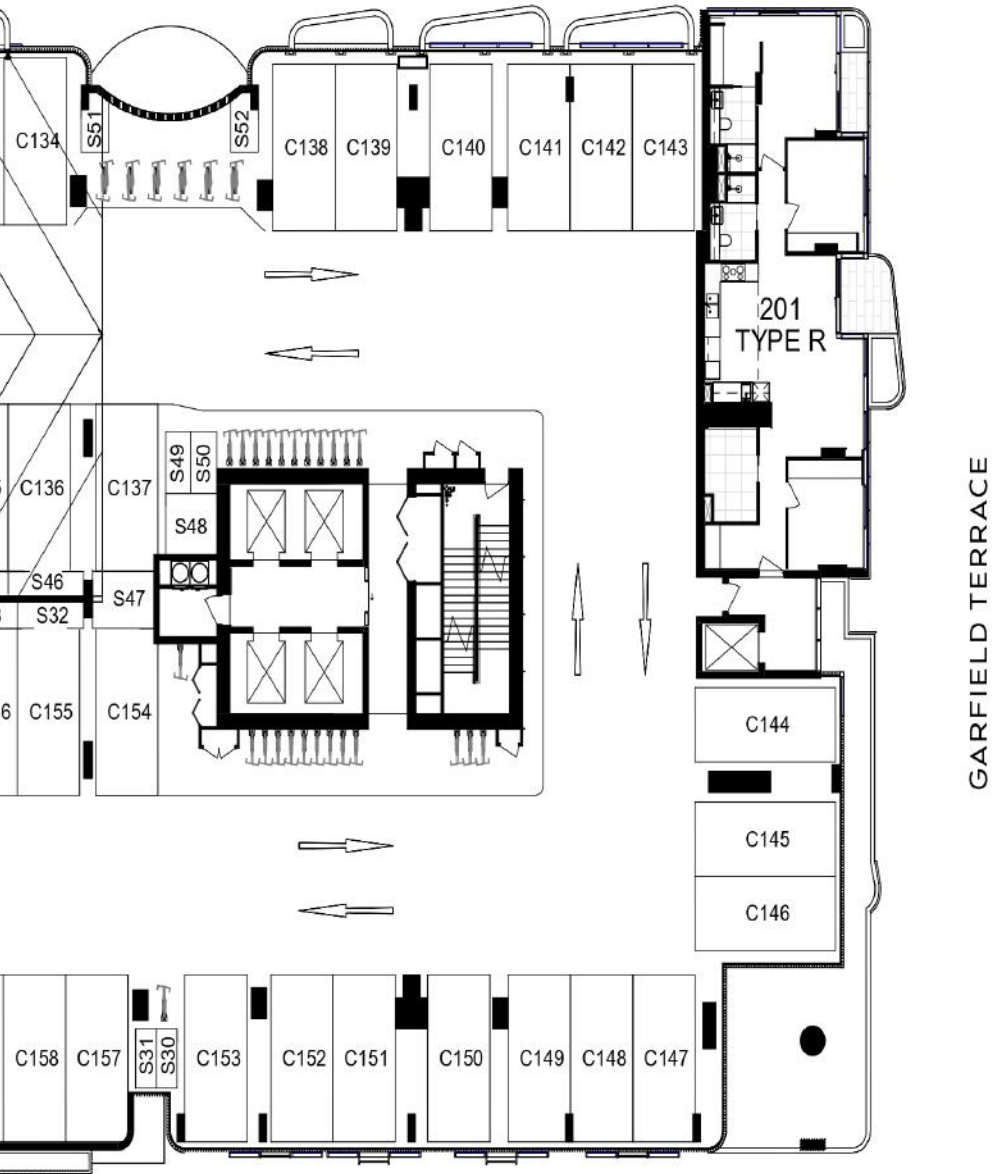
FREDERICK



PALMERA

RESIDENCES

STREET



GARFIELD TERRACE

CENTRAL EQUITY

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FLOOR PLATES

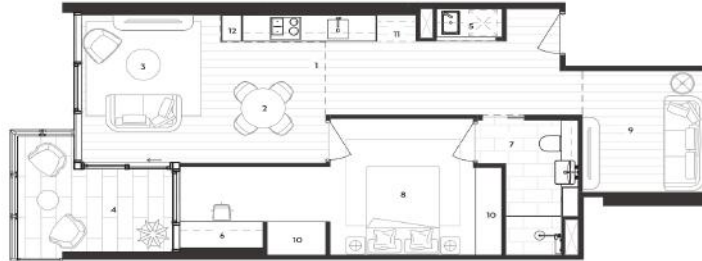
TYPE F

Levels 47 & 48

1 BEDROOM | 1 BATHROOM

INTERNAL	66m ²
EXTERNAL	9m ²
TOTAL	75m ²

PALMERA
RESIDENCES



- 1 Kitchen
- 2 Dining
- 3 Living
- 4 Balcony
- 5 Laundry
- 6 Study
- 7 Bathroom
- 8 Bed 1
- 9 Multi-Purpose Room
- 10 Robe
- 11 Fridge Space
- 12 Pantry



CENTRAL EQUITY

Illustrations and floor plans are indicative only and subject to change. Layouts, dimensions, areas and ceiling heights (including areas affected by built-in or building services) may vary following design development, approvals and construction. Areas shown are the approximate forecast fit-out areas based on the seller's surveyor calculations. Furniture and decor are for illustration purposes only. Refer to the Contract of Sale and final construction drawings for all specifications, inclusions and dimensions, which prevail over any marketing material. V1 FEB20.

TYPE HT

Level 6

2 BEDROOMS | 2 BATHROOMS | 1 CAR

INTERNAL	81m ²
EXTERNAL	41m ²
TOTAL	122m ²

PALMERA
RESIDENCES



- 1 Kitchen
- 2 Dining
- 3 Living
- 4 Terrace
- 5 Laundry
- 6 Study
- 7 Bathroom
- 8 Bed 1
- 9 Bed 2
- 10 Ensuite
- 11 Walk-in-Robe
- 12 Robe
- 13 Fridge Space
- 14 Pantry
- 15 Storage
- 16 Bathroom



*Planter box not on billed area

CENTRAL EQUITY

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TYPE D

Levels 47-48

2 BEDROOMS | 2 BATHROOMS | 1 CAR

INTERNAL	81m ²
EXTERNAL	11m ²
TOTAL	92m ²

- | | |
|------------|-----------|
| 1 Kitchen | 9 Ensuite |
| 2 Dining | 10 Robe |
| 3 Living | 11 Fridge |
| 4 Balcony | 12 Pantry |
| 5 Laundry | |
| 6 Bathroom | |
| 7 Bed 1 | |
| 8 Bed 2 | |



CENTRAL EQUITY

Illustrations and floor plans are indicative only and subject to change. Layouts, dimensions, areas and ceiling heights (including areas affected by balconies or building services) may vary following design development, approvals and construction. Areas shown are the approximate floorplate areas based on the seller's surveyor calculations. Furniture and decor are for illustration purposes only. Refer to the Contract of Sale and final construction drawings for all specifications, inclusions and dimensions, which prevail over any marketing material. V1 25/02/20

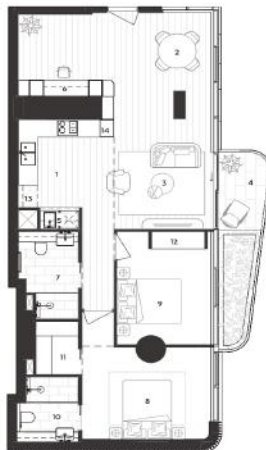
TYPE S

Level 1

2 BEDROOMS | 2 BATHROOMS | 1 CAR

INTERNAL	96m ²
EXTERNAL	4m ²
TOTAL	100m ²

- | | |
|------------|-----------------|
| 1 Kitchen | 9 Bed 2 |
| 2 Dining | 10 Ensuite |
| 3 Living | 11 Walk-in-Robe |
| 4 Balcony | 12 Robe |
| 5 Laundry | 13 Fridge |
| 6 Study | 14 Pantry |
| 7 Bathroom | |
| 8 Bed 1 | |



CENTRAL EQUITY

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PALMERA
RESIDENCES

PALMERA
RESIDENCES

FLOOR PLATES

TYPE AT

Level 6

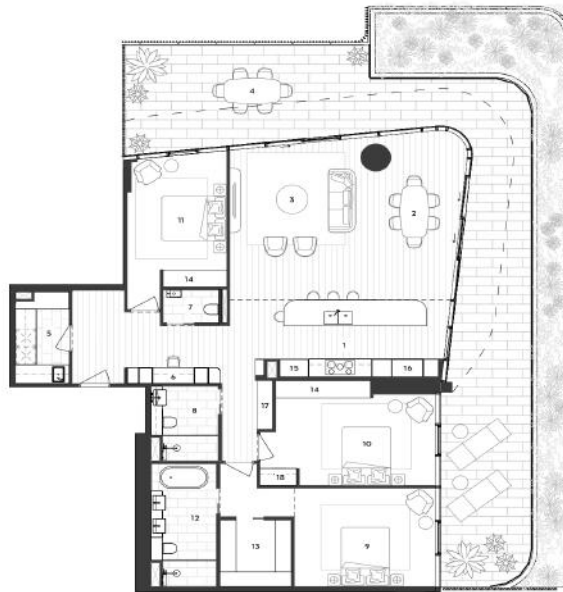
3 BEDROOMS | 2.5 BATHROOMS | 2 CARS

INTERNAL	165m ²
EXTERNAL	80m ²
TOTAL	245m ²

LEGEND

--- Canopy Above

- | | |
|---------------|-----------------|
| 1 Kitchen | 10 Bed 2 |
| 2 Dining | 11 Bed 3 |
| 3 Living | 12 Ensuite |
| 4 Terrace | 13 Walk-in-Robe |
| 5 Laundry | 14 Robe |
| 6 Study | 15 Fridge |
| 7 Powder Room | 16 Pantry |
| 8 Bathroom | 17 Storage |
| 9 Bed 1 | 18 Desk |



*Romer box not on tiled area

PALMERA

RESIDENCES

CENTRAL EQUITY

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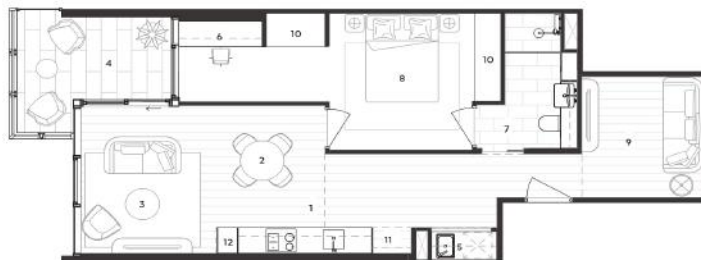
TYPE E

Levels 47 & 48

1 BEDROOM | 1 BATHROOM

INTERNAL	66m ²
EXTERNAL	9m ²
TOTAL	74m ²

- | | |
|-----------|----------------------|
| 1 Kitchen | 7 Bathroom |
| 2 Dining | 8 Bed 1 |
| 3 Living | 9 Multi-Purpose Room |
| 4 Balcony | 10 Robe |
| 5 Laundry | 11 Fridge Space |
| 6 Study | 12 Pantry |



PALMERA

RESIDENCES

CENTRAL EQUITY

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TYPE B

Levels 7- 46

3 BEDROOMS | 2 BATHROOMS | 2 CARS

INTERNAL	143m ²
EXTERNAL	16m ²
TOTAL	159m²



- 1 Kitchen
- 2 Dining
- 3 Living
- 4 Balcony
- 5 Laundry
- 6 Study
- 7 Bathroom
- 8 Bed 1
- 9 Bed 2
- 10 Bed 3
- 11 Ensuite
- 12 Walk-in-Robe
- 13 Fridge
- 14 Pantry
- 15 Desk



CENTRAL EQUITY

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TYPE K

Levels 47 & 48

2 BEDROOM | 2 BATHROOMS | 1 CAR

INTERNAL	109m ²
EXTERNAL	9m ²
TOTAL	112m²



- 1 Kitchen
- 2 Dining
- 3 Living
- 4 Enclosed Balcony
- 5 Laundry
- 6 Study
- 7 Bathroom
- 8 Bed 1
- 9 Bed 2
- 10 Ensuite
- 11 WR
- 12 Robe
- 13 Fridge Space
- 14 Pantry



CENTRAL EQUITY

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SCHEDULE OF FINISHES

SCHEDULE OF CONSTRUCTION DETAILS, FITTINGS & FINISHES

1 and 2 Bedroom Apartments

CONSTRUCTION DETAILS

FLOORS	Concrete slab.
WALLS	
External Walls	Fire rated concrete panel lined internally with plasterboard and externally with various finishes to architect's detail.
Boundary Walls (Between apartments)	Fire rated concrete panel, masonry or framed construction lined both sides with plasterboard with paint finish.
Internal Walls	Framed plasterboard with paint finish.
SKIRTINGS	68mm single bevel OR 70mm powder coated aluminium.
CORNICE	Square set.
WINDOWS & SLIDING DOORS	Aluminium with powder coated finish.
INSULATION	As required by appropriate authority and Codes.
FIRE SAFETY	Sprinkler system, smoke detectors and hose reels supplied and fitted as required by appropriate authority.
BALCONIES	Where provided, tiled with balustrade to architect's detail.
ACOUSTICS	All requirements to comply with Building Code of Australia.

KITCHEN FITTINGS

SINK	Stainless steel sink/s
OVEN	Fan assisted, electric oven.
COOKTOP	Induction Cooktop black glass finish.
MICROWAVE	
RANGEHOOD	Vented to the outside.
DISHWASHER	Integrated with panel to match cupboard finish
REFRIGERATOR	Not provided. Power and water point provided.

SCHEDULE OF FINISHES

BATHROOM / ENSUITE / LAUNDRY FITTINGS

SHOWER BASE	Tiled.
VANITY BASIN	Vitreous china. Colour: White.
TOILET	Vitreous china. Colour: White.
WASHER / DRYER	Separate Washing Machine & Dryer
SHOWER SCREEN	Semi frameless hinged door with clear toughened glass.
MIRROR	Wall hung, back lit
ACCESSORIES	Towel rail, toilet roll holder, robe hook, shower shelf - Brushed Nickel finish.

TAPWARE

SINKMIXER	Brushed Nickel finish.
SHOWER MIXER	Brushed Nickel finish.
SHOWER OUTLET	Handheld shower with adjustable rail. Brushed Nickel finish.
VANITY MIXER	Brushed Nickel finish.

JOINERY

KITCHEN	
Benchtop	Natural stone
Cupboard Front	Laminate
Splashback	Natural stone
BATHROOM/ENSUITE	
Cabinet & Vanity Drawer Front	Laminate
BUILT-IN / WALK-IN ROBES (Where applicable)	Sliding doors – mirror front or Hinged door – painted or laminate.

SCHEDULE OF FINISHES

SCHEDULE OF CONSTRUCTION DETAILS, FITTINGS & FINISHES

3 Bedroom Apartments

CONSTRUCTION DETAILS

FLOORS	Concrete slab.
WALLS	
External Walls	Fire rated concrete panel lined internally with plasterboard and externally with various finishes to architect's detail.
Boundary Walls (Between apartments)	Fire rated concrete panel, masonry or framed construction lined both sides with plasterboard with paint finish.
Internal Walls	Framed plasterboard with paint finish.
SKIRTINGS	68mm single bevel OR 70mm powder coated aluminium.
CORNICE	Square set.
WINDOWS & SLIDING DOORS	Aluminium with powder coated finish.
INSULATION	As required by appropriate authority and Codes.
FIRE SAFETY	Sprinkler system, smoke detectors and hose reels supplied and fitted as required by appropriate authority.
BALCONIES	Where provided, tiled with balustrade to architect's detail.
ACOUSTICS	All requirements to comply with Building Code of Australia.
<u>KITCHEN FITTINGS</u>	
SINK	Stainless steel 2 bowl sink
OVEN	Fan assisted, electric oven.
COOKTOP	Induction Cooktop black glass finish.
MICROWAVE	
RANGEHOOD	Vented to the outside.
DISHWASHER	Integrated with panel to match cupboard finish
REFRIGERATOR	Integrated with panel to match cupboard finish.

SCHEDULE OF FINISHES

BATHROOM / ENSUITE / LAUNDRY FITTINGS

SHOWER BASE	Tiled.
VANITY BASIN	Vitreous china. Colour: White.
TOILET	Vitreous china. Colour: White.
WASHER / DRYER	Separate Washing Machine & Dryer
SHOWER SCREEN	Semi frameless hinged door with clear toughened glass.
MIRROR	Wall hung, back lit
ACCESSORIES	Towel rail, toilet roll holder, robe hook, shower shelf - Brushed Nickel finish.

TAPWARE

SINKMIXER	Brushed Nickel finish.
SHOWER MIXER	Brushed Nickel finish.
SHOWER OUTLET	Handheld shower with adjustable rail. Brushed Nickel finish.
VANITY MIXER	Brushed Nickel finish.

JOINERY

KITCHEN

Benchtop	Natural stone
Cupboard Front	Laminate
Splashback	Natural stone

BATHROOM/ENSUITE

Cabinet & Vanity Drawer Front	Laminate
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BUILT-IN / WALK-IN ROBES Sliding doors – mirror front

(Where applicable) or
Hinged door – painted or laminate.

SCHEDULE OF FINISHES

SCHEDULE OF CONSTRUCTION DETAILS, FITTINGS & FINISHES

3 Bedroom Apartments

CONSTRUCTION DETAILS

FLOORS	Concrete slab.
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SCHEDULE OF FINISHES

BATHROOM / ENSUITE / LAUNDRY FITTINGS

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JOINERY

KITCHEN

Benchtop	Natural stone
Cupboard Front	Laminate
Splashback	Natural stone

BATHROOM/ENSUITE

Cabinet & Vanity Drawer Front	Laminate
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BUILT-IN / WALK-IN ROBES Sliding doors – mirror front

(Where applicable) or
Hinged door – painted or laminate.

SCHEDULE OF FINISHES

FLOOR /WALL COVERINGS

TIMBER FLOORING Floating timber flooring system to Entry, Living, Dining, Kitchen & Study (where applicable)

CARPET Wool – 'Extra Heavy duty residential /medium commercial' rating – provided to all Bedrooms & WIR (where applicable)

BATHROOM/ENSUITE

Floor Porcelain tiles.

Wall Porcelain tiles (full height).

LAUNDRY (where applicable)

Floor Porcelain tiles.

Skirting Timber painted skirting

GROUT Selected grout to suit tiles.

PAINT SURFACES

CEILINGS Flat finish.

WALLS Flat finish.

WOODWORK & DOORS Semi-Gloss finish.

DOOR HARDWARE

EXTERNAL DOORS

FRONT DOOR Lever handle dead latch.

GLAZED SLIDING Deadlock

INTERNAL DOORS Lever handle. Brushed Nickel finish.

(Where applicable) Or

Sliding door pull. Brushed Nickel finish.

JOINERY Brushed Nickel finish Pull (where applicable).

SCHEDULE OF FINISHES

ELECTRICAL

LIGHTING	LED recessed downlights throughout.
TV OUTLET	Provided to Living Area & Bed1.
PHONE POINT	
INTERNET POINT	High speed broadband connection to Living Area.

HOT WATER SERVICE

Electric centralised system individually metered to each apartment.

HEATING & COOLING

Air conditioning to Living & all Bedrooms

Ceiling fans (where applicable)

SECURITY

Video intercom to each unit, connected to main entrance.

Remote control to car park entrance.

Night security lighting provided in car park.

Keyless entry into complex.

CAR PARKING

Undercover car parking with remote control access to carparking area.

(Where applicable)

INVESTMENT RISKS

There are a myriad of influences that affect the value of capital growth and rental yields in property investments. There is no guarantee that targeted returns will be met. A prudent investor would consider the following non-exhaustive list of factors that could affect the financial performance of the investment property. The non-exhaustive list of factors that may affect the value of the investment property includes:

- Changes in legislation or government policy such as stamp duty, grants, and general taxes, with respect to property may result in the investor incurring unforeseen expenses, which in turn may affect rental returns and capital growth prospects;
- Natural disasters, events causing global unrest such as war or terrorism, other hostilities, civil unrest and other major catastrophic events can adversely affect Australian and International markets and economies;
- New developments in the vicinity providing competition/ alterations in demand- a sharp increase in the number of sites under construction within close proximity of the subject site may have an adverse effect, resulting in an oversupply from comparable properties, which in turn could have a negative impact on the ability of Investors to divest or sell their investment property at an acceptable price;
- Interest rate movement investors should be aware that the performance of any investment property can be affected by the conditions of the economy (or economies) in which it operates. Factors such as interest rates, inflation, inflationary expectations, changes in demand and supply and other economic and political conditions may affect the investment property's capital growth, value and/or rental yield;
- Potential investors should be aware that general economic conditions including inflation and unemployment can impact the value of the investment property and the ability of Investors to divest or sell their investment property at an acceptable price;
- Tenant risk, there is the risk of tenants defaulting on their obligations and costs to be incurred in enforcement proceedings and often costs in releasing the tenancy;
- Insurance Risk where feasible, damage from fire, storm, malicious damage etc. can be covered by insurance. However, the full extent of coverage is subject to the specific terms

and conditions of the insurance policy entered into by the body corporate manager on behalf of the investor;

- Vacancy risk, there is no guarantee a tenant will be readily found at settlement or that a tenant will renew their tenancy;
- Timing Risk, market conditions change, if at the time of selling the investment, the market is depressed, and the investor may realise a loss. Professional advice should be sought from your accountant, financial adviser, lawyer or other professional adviser before deciding whether to invest. Kandeal (and its associated entities, employees and representatives) do not provide financial advice.



