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（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 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	Bendigo Retirement Village
Village street address	33-53 Mandurang Road, Spring Gully VIC 3550
Village postal address	33-53 Mandurang Road, Spring Gully VIC 3550

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	Bendigo Village Pty Ltd
ABN / ACN	006 255 750
Address for service	135 Wattle Street, Bendigo VIC 3550

Operator name	Bendigo Village Pty Ltd		
ABN / ACN	006 255 750		
Address for service	135 Wattle Street, Bendigo VIC 3550		
Telephone	03 5442 3000	Email	manager@bendigoRV.com.au
Date current operator commenced in that role			4 April 1998

3. Operator representative

Name of representative	Craig Wright		
Position of representative	Village Manager		
Location within village	BRV Managers Office		
Times available	**9.00am to 4.30pm Monday to Friday**		
Telephone	03 5442 3000	Email	manager@bendigorv.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	32 one-bedroom units 71 two-bedroom units 37 three-bedroom units 19 studio apartments 3 four-bedroom houses			
Serviced apartments				
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? If yes, provide details on restrictions below: ☑ Yes ☐ No

The Resident must obtain the Operator’s written consent to keep any pets.

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:

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

Monitored alarm system to community centre, shop and post-office. The security system is monitored 24 hours per day, 7 days per week.

The village is equipped with the following emergency assistance system

MePACS personal alarm system (4G mobile network) to all units and personal pendants. The emergency assistance system is monitored 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 contact 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: Contract for sale of land
Deferred Payment Deed

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.	☐ **Lease:** ☐ term _____ or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land.
☐ **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.	☐ **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	$161,131 Surplus	
30 June 2024	$119,286 surplus	
30 June 2023	$39,927 surplus	

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: $214,796 surplus.

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 No. 19874, Owners Corporation No. 326216J and Owners Corporation No. 424277Q
Address for service of owners corporation	135 Wattle Street, Bendigo, Victoria 3550
Description of common property	The common property on Registered Plan No. 19874, Plan of Subdivision No. 326216J and Plan of Subdivision No. 424277Q

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 Industry Special Risks and Motor Vehicle Insurances

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		*On joining waiting list*	
Is the waiting list fee refunded on entry?	☐ Yes ☑ No	☐ Yes ☐ No			
Holding deposit	☐ Yes ☑ No	☐ Yes ☐ No		*On reserving a unit*	
Entry payment	☑ Yes ☐ No	☐ Yes ☐ No	$170,000.00-$630,000.00	*On entry*	Dependant on size of Unit
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☑ No	☐ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☑ No	☐ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	The maintenance charge is included in the Owners Corporation Fee

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Owners corporation fees	☑ Yes ☐ No	☐ Yes ☐ No	$425.65	☐ Weekly ☑ Monthly ☐ Annually	
Optional services charges	☐ Yes ☑ No	☐ Yes ☐ No	Click or tap here to enter text.	☐ Weekly ☐ Monthly ☐ Annually	
Utility charges	☑ Yes ☐ No	☐ Yes ☐ No	As charged by the relevant authority		
Council rates	☑ Yes ☐ No	☐ Yes ☐ No	As charged by the relevant provider		
Land taxes	☐ Yes ☑ No	☐ Yes ☐ No	Click or tap here to enter text.		
Other ongoing fees or charges – specify:					
Organic waste/garbage fee	☑ Yes ☐ No	☐ Yes ☐ No	$225.19	☐ Weekly ☐ Monthly ☑ Annually	
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (2.5% of entry payment per year)	☑ Yes ☐ No		2.5% of entry payment per year	*On exit*	Calculated daily to a maximum of 12 years.
Resident receives a share of capital gain on exit	☑ Yes ☐ No		50% of capital gain	*On exit*	Click here.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Resident is liable for a share of capital loss on exit	☑ Yes ☐ No		50% of capital loss	*On exit*	Click here.
Capital maintenance fund contribution (0.5% of entry payment per year calculated daily to a maximum of 12 years)	☑ Yes ☐ No	☐ Yes ☐ No	0.5% of entry payment per year calculated daily to a maximum of 12 years	*On exit*	
Administrative fee	☐ Yes ☑ No	☐ Yes ☐ No		*On exit*	
Sale Costs	☑ Yes ☐ No	☐ Yes ☐ No	As reasonably incurred by the Operator	*On exit*	
Reinstatement or renovation of your unit	☐ Yes ☑ No	☐ Yes ☐ No		*On exit*	
Other ongoing fees or charges – specify:					
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	DocuSigned by: Jim Parkes 05DC54EE5F7B420...
Print name	Jim Parkes
Date	10/09/2026

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	DocuSigned by: Jim Parkes 05DC54EE5F7B420...
Print name	Jim Parkes
Date	10/09/2026

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
Annual auditing of accounts	Mandatory	Included in OC monthly fee	
Building insurance to all on site buildings	Mandatory	Included in OC monthly fee	
Cleaning and Maintenance of communal areas, facilities, lawns and gardens	Mandatory	Included in OC monthly fee	
Management and administrative services including payment of all rates, taxes and charges for communal areas and village facilities including gas, water and electricity and 24 hour emergency call system	Mandatory	Included in OC monthly fee	
Doctor	Optional	Bulk billed through Medicare	Must be registered through Flora Hill Medical Centre
Podiatry	Optional	Private Charges applicable	Onsite fortnightly
Hairdresser	Optional	Commercial hairdressing rates charged	Onsite fortnightly
Masseuse	Optional	Private Charges applicable	Onsite weekly
Communal Laundry (coin operated)	Optional	$1.00 per wash or dryer	
Village Bus	Optional	Included in OC monthly fee	Volunteer Drivers
BBQ area – outdoors undercover	Optional	Included in OC monthly fee	
Activities or games room, Billard Table, Gymnasium, large meeting room, large seen TV, Bowling Green (indoor)	Optional	Included in OC monthly fee	
Bamboo Room (residents bar, kitchen, large screen TV, slow combustion heater)	Optional	Fee charged for external hiring only	Space can be booked if required for private functions. Can be hired for external use for a fee
Community Centre (hire for external groups including French, Italian, Art, Cards Club and scrabble)	Optional	Fee charged for external hiring only	
Australia Post Outlet	Optional	External Australia Post charges only	EFTPOS and banking facilities, bill payments and postage
General Store	Optional	Items individually priced fairly	General grocery lines including milk, papers, preprepared meals etc
Golf Buggy for internal transport	Optional	Included in OC monthly fee	
Internet Kiosk	Optional	Included in OC monthly fee	
Organic waste/garbage fee	Mandatory	$225.19 per annum	
Total mandatory service and facility charges		**$444.27 per month**	
Total optional and mandatory services and facilities charges		**$**	

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 Underwriting Pty Ltd on behalf of Berkley Insurance Company
Amount insured	$20,000,000.00
Period of cover	30th June 2026 to 30th June 2027
Premium	$15,502.52
Excess	$1,000.00
Exclusions	Abuse, Vehicles, Faulty Workmanship, Contractual Liability, Gradual Pollution, Product Defect, Defamation
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	Eclipse Business Insurance Pty Ltd on behalf of Certain Underwriters at Lloyd's, Allied World Assurance Company Ltd, Guild Insurance Company Ltd
Amount insured	$44,900,000.00
Period of cover	30th June 2026 to 30th June 2027
Premium	$42,020.23
Excess	$2,500 except, $10,000 Flood, $25,000 bushfire, $20,000 or 1% of declared values for Earthquake
Exclusions	Wear, tear, gradual deterioration, rust, corrosion, mould or mildew, defective workmanship, faulty materials or latent defects, residents contents, Mechanical breakdown
Other information	

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

The nature of the risk insured against	Professional Indemnity
Name of insurer	Pen Underwriting Pty Ltd on behalf of Berkley Insurance Company
Amount insured	$5,000,000.00
Period of cover	30th June 2026 to 30th June 2027
Premium	Included in Public Liability
Excess	$5,000.00
Exclusions	Abuse, Contractual Liability, Dishonesty, Recklessness and Wilful Breach, Trading Debt, Products and Workmanship
Other information	

The nature of the risk insured against	Comprehensive Motor Vehicle including Third Pary Liability
Name of insurer	Zurich Australian Insurance Ltd
Amount insured	Market Value
Period of cover	23rd April 2026 to 23rd April 2027
Premium	$1,029.77
Excess	$1,000.00
Exclusions	
Other information	2019 Ford Ranger Hi Rider 4 Cab Ute

The nature of the risk insured against	Comprehensive Motor Vehicle and Liablity
Name of insurer	Global Transport & Automotive Insurance Solutions Pty Ltd t/as GT Insurance
Amount insured	$35,000.00
Period of cover	30th June 2026 to 30th June 2027
Premium	$945.00
Excess	Standard $750.00
Exclusions	
Other information	2018 Renault Master LWBVIF Bus

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.

Care Providers

Certificate of Currency

23/06/2026

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:	Bendigo Village Pty Ltd Trading as Bendigo Retirement Village, Body Corporate Strata Plan 19874 ABN 87884024372, Body Corporate Strata Plan 326216J ABN 95100748067, Body Corporate Strata Plan 424277Q ABN 56005845727
Policy Number:	01DP4/0420365
Period of Insurance:	From: 30/06/2026 at 4:00 PM at the Named Insured’s principal place of business
	To: 30/06/2027 at 4:00 PM at the Named Insured’s principal place of business
Business:	Owner and managers of Retirement Village includes; community centre for residents, village shuttle bus, village post office and village shop, Owners Corporation Management Services
Class of Insurance:	Care Providers Liability Policy
	Policy Section 1: General Liability
Interested Party:	The Interests of Australia Post as principals are noted for their vicarious liability arising in relation to the business activities of the insured
Situation:	33-53 Mandurang Rd Spring Gully VIC 3550
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

Felipe Medina-Campo - 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.

Care Providers

Certificate of Currency

16/06/2026

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:	Bendigo Village Pty Ltd Trading as Bendigo Retirement Village, Body Corporate Strata Plan 19874 ABN 87884024372, Body Corporate Strata Plan 326216J ABN 95100748067, Body Corporate Strata Plan 424277Q ABN 56005845727
Policy Number:	01DP4/0420365
Period of Insurance:	From: 30/06/2026 at 4:00 PM at the Named Insured's principal place of business
	To: 30/06/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Owner and managers of Retirement Village includes; community centre for residents, village shuttle bus, village post office and village shop, Owners Corporation Management Services
Class of Insurance:	Care Providers Liability Policy
	Policy Section 2: Professional Indemnity and Malpractice Liability
Situation:	As per policy
Limits of Liability:	$5,000,000 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

Felipe Medina-Campo - 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.

eclipse

16 June 2026

CERTIFICATE OF CURRENCY

This Certificate of Currency provides a summary of the policy cover and is current on the date of issue. It is issued as a matter of information only and confers no rights upon the Certificate holder.

CLASS OF BUSINESS	INDUSTRIAL SPECIAL RISKS
INSURED	BENDIGO VILLAGE PTY. LTD.
ADDITIONAL INSURED(S)	Bendigo Village Pty Ltd T/a Bendigo Retirement Village Body Corporate Strata Plan 19874 ABN 87884024372 Body Corporate Strata Plan 326216J ABN 98100748067 Body Corporate Strata Plan 424277Q ABN 56005845727
BUSINESS DESCRIPTION	Principally operators of retirement village and property owners and any other activity incidental thereto.
PERIOD OF INSURANCE	From: 30 June 2026 at 4:00pm Local Standard Time. To: 30 June 2027 at 4:00pm Local Standard Time.
SITUATION AND/OR PREMISES	Principally 33 - 53 MANDURANG ROAD SPRING GULLY VIC 3550 and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).
INTEREST INSURED	**Section 1 - Material Loss or Damage** All property both Real and Personal including Money (except hereinafter excluded) belonging to the Insured or for which the Insured is legally responsible or has assumed responsibility prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured may acquire an insurable interest during the period of the policy. **Section 2 - Consequential Loss** Consequential Loss following interruption, or interference to the business as a result of loss or damage caused by an insured peril under Section 1 of the policy.
LIMIT(S) OF LIABILITY	The amount(s) set out hereunder represent the Insurer(s) maximum Limit(s) of Liability any one loss or series of losses arising out of any one event at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in this Policy. **Combined Sections 1 and 2** $50,000,000

INSURERS	*Certain Underwriters at Lloyd's led by Managing Agent Talbot Risk Services Pte on behalf of Talbot Underwriting Ltd Syndicate, 1183, under UMR B1828AUF260005* *Allied World Assurance Company, Ltd ABN 54 163 304 907, AFS License 548668, under UMR B1828AUF260097* *Guild Insurance Company Limited ABN 55 004 538 863, AFS License 233791, under UMR B1828AUF260097*
CAPACITY	*100% - Based on the Limit of Liability*
POLICY NUMBER(S)	*ISR260102A-B*
INTERESTED PARTIES	*None*

This Certificate is a summary of the policy and is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. For full terms, conditions and exclusions please refer to the policy wording. In the event of any inconsistency between this Certificate and the policy, the policy prevails.

AUTHORISED SIGNATORY

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Craig Ritter

28th August 2026

TO WHOM IT MAY CONCERN

CERTIFICATE OF CURRENCY

Policy No: PCMT11041969

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-Jun-2026 **to** 30-Jun-2027
Policy Type:	Driveline Transport Package
Insured:	BENDIGO VILLAGE PTY. LTD.
Broker:	IAA Adroit Insurance & Risk (Bendigo)

Section 1 - Commercial Motor

1) **2018 Renault MASTER**

Reg :	AWG031
Sum Insured :	$ 35,000
Cover Type :	Comprehensive
Dangerous Goods :	$ 2,500,000
Situation :	3551

Liability Limit: $ 35,000,000

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.

Certificate of Currency

Locked Bag 2138
North Sydney NSW 2059
Australia
Telephone: 1800 426 021
Fax: 02 9995 1034
www.zurich.com.au

This is to certify that the undermentioned contracts of insurance are current at the time of issue. Subject to the limitations, exclusions, definitions and conditions of the policy wording or product disclosure statement applying to each contract of insurance.

Policy Number

654087PZBI

Insured Name

Bendigo Village Pty Ltd

Period of Insurance

From 23/04/2026 at 4.00pm to 23/04/2027 at 4.00pm

Date of Issue

28/08/2026

Location of Issue

BALLARAT VIC 3350

The information above relates to each contract of insurance.

Zurich Motor Insurance

Motor Vehicle Section

Registration Number	BFT617	
Vehicle Description	2019 Ford	
Model	PX MkIII 2019.00MY XL Hi-Rider Cab Chassis Double Cab 4dr Spts Auto 6sp 4x2 1355kg 2.2DT	
Vin/Chassis No	MPBUMEF80KX218543	
Engine No		
Cover Type	Comprehensive	
Radius	Unlimited	
Dangerous Goods	$2M	
Use	Business	
Are there any under 30 year old drivers?	NO	
Section One:		
Basis of Settlement	Market value	
Section Two	Liability	
Liability Limit	$35M	
Interested Party	WESTPAC	Other