

Vendor Statement

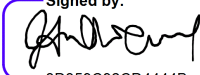
The vendor makes this statement in respect of the land in accordance with section 32 of the Sale of Land Act 1962

This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract. The vendor may sign by electronic signature.

The purchaser acknowledges being given this statement by the vendor with the attached documents before the purchaser signed any contract.

Land: 7 BELL STREET IRONBARK Vic 3550

Vendors

Vendor		
Name	Signature	Date
Julie Kay Andrews	Signed by:  3D359C02CB444B...	22/9/2026

Vendor		
Name	Signature	Date

Purchasers

Purchaser		
Name	Signature	Date

Purchaser		
Name	Signature	Date

Important information

InfoTrack is not liable in any way, including, without limitation, in negligence, for the use to which this document may be put, for any errors or omissions in this document. It is advised you should also check for any subsequent changes in the law.

1. FINANCIAL MATTERS

1.1 Rates, Taxes, Charges or Other Similar Outgoings

Details of any outgoing and any interest on them

- Total will not exceed \$5000
- Attached

1.2 Particulars of any Charge (whether registered or not)

Imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge

- emergency services levy as mentioned in the attached rates notice

1.3 Terms Of Contract

This section only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

- Not Applicable

1.4 Sale Subject to Mortgage

This section only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is not to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

- Not Applicable.

1.5 Land subject to Tax Reform Scheme

Is the land tax reform scheme land within the meaning of the Commercial and Industrial Property Tax Reform Act 2024?

- Not Applicable.

AVPCC	Entry date
110.3	

2. INSURANCE

2.1 Damage and Destruction

This section only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits. When it applies, provide details for any policy of insurance in respect of any damage to or destruction of the land.

- Not Applicable

2.2 Owner-Builder

This section only applies where there is a residence on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of the Building Act 1993 applies to the residence. Note: There may be additional legislative obligations in respect of the sale of land on which there is a building on which building work has been carried out.

- Not Applicable

3. LAND USE

3.1 Easements, Covenants or Other Similar Restrictions

- Attached

3.2 Road Access

Is there road access to the property?

- Yes

3.3 Designated Bushfire Prone Area

Is the land in a designated bushfire prone area under section 192A of the Building Act 1993?

- No

3.4 Planning Scheme

- Attached

4. NOTICES

4.1 Notice, Order, Declaration, Report or Recommendation

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the vendor might reasonably be expected to have knowledge.

- Not applicable

4.2 Agricultural Chemicals

Are there any notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes.

- No

4.3 Compulsory Acquisition

Are there any notices of intention to acquire that have been served under section 6 of the Land Acquisition and Compensation Act 1986?

- No

5. BUILDING PERMITS

Particulars of any building permit issued under the Building Act 1993 in the preceding 7 years (required only where there is a residence on the land):

- Not Applicable

6. OWNERS CORPORATION

This section only applies if the land is affected by an owners corporation within the meaning of the Owners Corporations Act 2006.

- Not Applicable

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (“GAIC”)

Words and expressions in this section 7 have the same meaning as in Part 9B of the Planning And Environment Act 1987.

7.1 Work-in-Kind Agreement

This section only applies if the land is subject to a work-in-kind agreement.

7.2 GAIC Recording

This section only applies if there is a GAIC recording. Any of the following certificates or notices must be attached if there is a GAIC recording.

8. SERVICES

Selected services marked with an 'X' are NOT connected to the land.

☐ Electricity supply	☐ Gas supply	☐ Water supply	☐ Sewerage	☒ Telephone services
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9. TITLE

Attached are copies of the following documents.

- Registered Title

10. SUBDIVISION

10.1 Unregistered Subdivision

This section only applies if the land is subject to a subdivision which is not registered.

10.2 Staged Subdivision

This section only applies if the land is part of a staged subdivision within the meaning of section 37 of the Subdivision Act 1988.

10.3 Further Plan of Subdivision

This section only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the Subdivision Act 1988 is proposed.

11. DISCLOSURE OF ENERGY INFORMATION

Disclosure of this information is not required under section 32 of the Sale of Land Act 1962 but may be included in this vendor statement for convenience.

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the Building Energy Efficiency Disclosure Act 2010 (Cth)

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

12. DUE DILIGENCE CHECKLIST

The Sale of Land Act 1962 provides that the vendor or the vendor's licensed estate agent must make a prescribed due diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.

- Consumer Affairs Victoria Due Diligence Checklist

13. ATTACHMENTS

Any certificates, documents and other attachments may be annexed to this section 13. Additional information may be added to this section 13 where there is insufficient space in any of the earlier sections. Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or 1.4 (Sale Subject to Mortgage) applies.



REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

Page 1 of 1

VOLUME 10853 FOLIO 940

Security no : 124138612612V
Produced 15/09/2026 02:39 PM

LAND DESCRIPTION

Lot 2 on Plan of Subdivision 518055M.
PARENT TITLE Volume 09323 Folio 937
Created by instrument PS518055M 27/01/2005

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
JULIE KAY ANDREWS of 2 CALLISTEMON CLOSE JUNORTOUN VIC 3551
AK430717U 27/06/2013

ENCUMBRANCES, CAVEATS AND NOTICES

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS518055M FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: 7 BELL STREET IRONBARK VIC 3550

ADMINISTRATIVE NOTICES

NIL

eCT Control 16708M OFRM LAWYERS
Effective from 14/09/2022

DOCUMENT END



Imaged Document Cover Sheet

The document following this cover sheet is an imaged document supplied by LANDATA®, Secure Electronic Registries Victoria.

Document Type	Plan
Document Identification	PS518055M
Number of Pages (excluding this cover sheet)	2
Document Assembled	15/09/2026 14:39

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The document is invalid if this cover sheet is removed or altered.

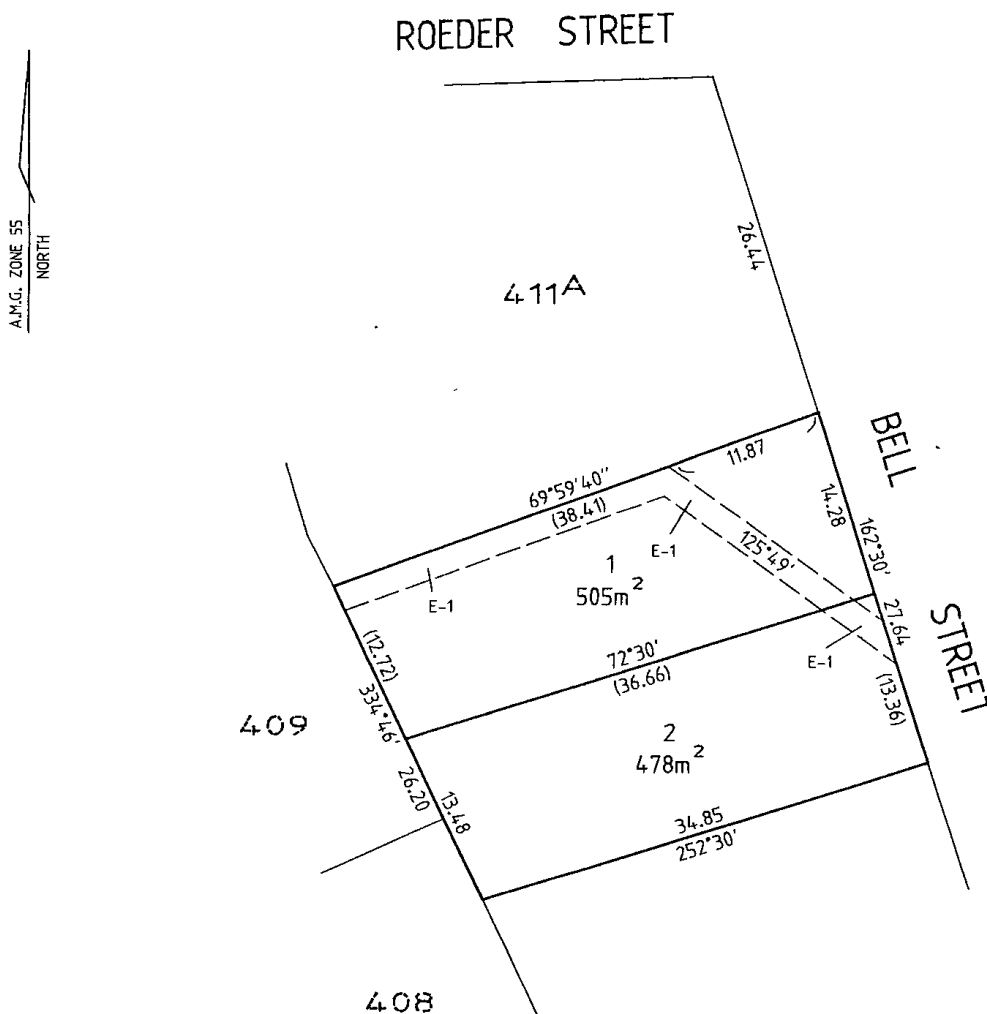
PLAN OF SUBDIVISION		STAGE No. 	LTO USE ONLY EDITION	PLAN NUMBER PS 518055M
LOCATION OF LAND PARISH: SANDHURST TOWNSHIP: _____ SECTION: K, AT BENDIGO CROWN ALLOTMENT: 413 (PART) CROWN PORTION: _____ LTO BASE RECORD: DCMB TITLE REFERENCES: VOL 9323 FOL 937 LAST PLAN REFERENCE/S: LP 128893 LOT 1 POSTAL ADDRESS: 7 BELL STREET (At time of subdivision) BENDIGO, 3550 AMG Co-ordinates E 255 565 (of approx centre of land N 5 928 960 in plan) ZONE: 55		COUNCIL CERTIFICATION AND ENDORSEMENT COUNCIL NAME CITY OF GREATER BENDIGO REF 617/02 1. This plan is certified under section 6 of the Subdivision Act 1988. ~~2. This plan is certified under section 11(7) of the Subdivision Act 1988.~~ ~~Date of original certification under Section 6 / /~~ ~~3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988.~~ OPEN SPACE (i) A requirement for public open space under section 18 of the Subdivision Act 1988 ~~has~~ /has not been made. ~~(ii) The requirement has been satisfied~~ ~~(iii) The requirement is to be satisfied in Stage~~ Council Delegate ~~Council Seal~~ Date 27/6/03 ~~Re-certified under Section 11(7) of the Subdivision Act 1988.~~ ~~Council Delegate~~ ~~Council Seal~~ ~~Date / /~~		
VESTING OF ROADS AND/OR RESERVES				
IDENTIFIER	COUNCIL/BODY/PERSON			
NIL	NIL			
		NOTATIONS		
		STAGING This ~~is~~ /is not a staged subdivision. Planning permit No. 617.02		
		DEPTH LIMITATION: 15m BELOW THE SURFACE APPLIES TO ALL THE LAND IN THE PLAN.		
SURVEY. THIS PLAN IS ~~AS NOT~~ BASED ON SURVEY THIS SURVEY HAS BEEN CONNECTED TO PERMANENT MARKS No.(s) 9, 1534 & 1926 IN PROCLAIMED SURVEY AREA No.2				
EASEMENT INFORMATION				
LEGEND	A-Appurtenant Easement E-Encumbering Easement R-Encumbering Easement (Road)			
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of
E-1	DRAINAGE	2.01	CROWN GRANT VOL 9205 FOL 859	SEE CROWN GRANT VOL 9205 FOL 859
LTO USE ONLY STATEMENT OF COMPLIANCE/ EXEMPTION STATEMENT RECEIVED ☒ DATE 25/1/2005				
LTO USE ONLY PLAN REGISTERED TIME 2.52PM DATE 27/01/05 <i>K Osborne</i> Assistant Registrar of Titles SHEET 1 OF 2 SHEETS				
Adrian Cummins & Associates Pty Ltd LICENSED SURVEYORS & PLANNING CONSULTANTS 105 WILLIAMSON STREET BENDIGO 3550 Tel 03 5442 5133 Fax 03 5442 2030			LICENSED SURVEYOR (PRINT) <u>ADRIAN JOHN CUMMINS</u> SIGNATURE <i>Adrian Cummins</i> DATE 9.4.03 REF AB3845-03-01 FILE 3845 GC 03 VERSION 1	
DATE / / COUNCIL DELEGATE SIGNATURE ORIGINAL SHEET SIZE A3				

PLAN OF SUBDIVISION

Stage No.

Plan Number

PS 518055M



Adrian Cummins & Associates Pty Ltd

Licensed Surveyors & Planning Consultants

105 Williamson Street Bendigo 3550

Tel. 03 54425133 Fax. 03 54422030

SCALE



LENGTHS ARE IN METRES

ORIGINAL

SCALE
1 400
SHEET
SIZE
A3

LICENSED SURVEYOR (PRINT) ADRIAN JOHN CUMMINS

SIGNATURE *Adrian J. Cummins* DATE 9.4.03

REF AB3854-03-01 FILE 3845
GC 04 VERSION 1

SHEET 2 OF 2 SHEETS

DATE / /
COUNCIL DELEGATE SIGNATURE

0 10 20 30 40 50 60 70 80 90 100 110 120 130 140 150 mm

PROPERTY REPORT



Energy,
Environment
and Climate Action

Created at 15 September 2026 02:37 PM

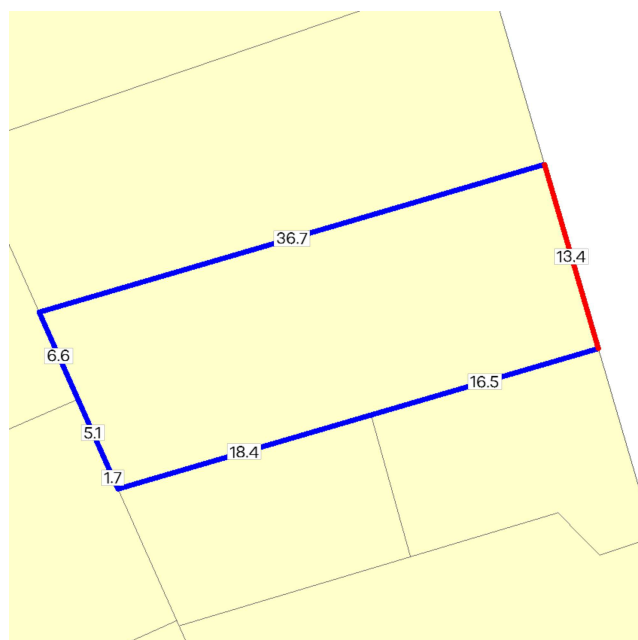
PROPERTY DETAILS

Address: **7 BELL STREET IRONBARK 3550**
 Lot and Plan Number: **Lot 2 PS518055**
 Standard Parcel Identifier (SPI): **2\PS518055**
 Local Government Area (Council): **GREATER BENDIGO**
 Council Property Number: **222632**
 Directory Reference: **Vicroads 607 P5**

www.bendigo.vic.gov.au

SITE DIMENSIONS

All dimensions and areas are approximate. They may not agree with those shown on a title or plan.



Area: 477 sq. m

Perimeter: 98 m

For this property:

— Site boundaries

— Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

Calculating the area from the dimensions shown may give a different value to the area shown above

For more accurate dimensions get copy of plan at
[Title and Property Certificates](#)

UTILITIES

Rural Water Corporation: **Goulburn-Murray Water**
 Urban Water Corporation: **Coliban Water**
 Melbourne Water: **Outside drainage boundary**
 Power Distributor: **POWERCOR**

STATE ELECTORATES

Legislative Council: **NORTHERN VICTORIA**
 Legislative Assembly: **BENDIGO WEST**

PLANNING INFORMATION

Property Planning details have been removed from the Property Reports to avoid duplication with the Planning Property Reports from the Department of Transport and Planning which are the authoritative source for all Property Planning information.

The Planning Property Report for this property can found here - [Planning Property Report](#)

Planning Property Reports can be found via these two links

Vicplan <https://mapshare.vic.gov.au/vicplan/>

Property and parcel search <https://www.land.vic.gov.au/property-and-parcel-search>

PROPERTY REPORT

Area Map



PLANNING PROPERTY REPORT



Department
of Transport
and Planning

From www.planning.vic.gov.au at 15 September 2026 02:38 PM

PROPERTY DETAILS

Address: **7 BELL STREET IRONBARK 3550**
Lot and Plan Number: **Lot 2 PS518055**
Standard Parcel Identifier (SPI): **2\PS518055**
Local Government Area (Council): **GREATER BENDIGO**
Council Property Number: **222632**
Planning Scheme: **Greater Bendigo**
Directory Reference: **Vicroads 607 P5**

www.bendigo.vic.gov.au

[Planning Scheme - Greater Bendigo](#)

UTILITIES

Rural Water Corporation: **Goulburn-Murray Water**
Urban Water Corporation: **Coliban Water**
Melbourne Water: **Outside drainage boundary**
Power Distributor: **POWERCOR**

STATE ELECTORATES

Legislative Council: **NORTHERN VICTORIA**
Legislative Assembly: **BENDIGO WEST**
OTHER
Registered Aboriginal Party: **Dja Dja Wurrung Clans Aboriginal Corporation**
Fire Authority: **Fire Rescue Victoria & Country Fire Authority**

[View location in VicPlan](#)

Planning Zones

[GENERAL RESIDENTIAL ZONE \(GRZ\)](#)

[SCHEDULE TO THE GENERAL RESIDENTIAL ZONE \(GRZ\)](#)



Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

PLANNING PROPERTY REPORT



Department
of Transport
and Planning

Planning Overlay

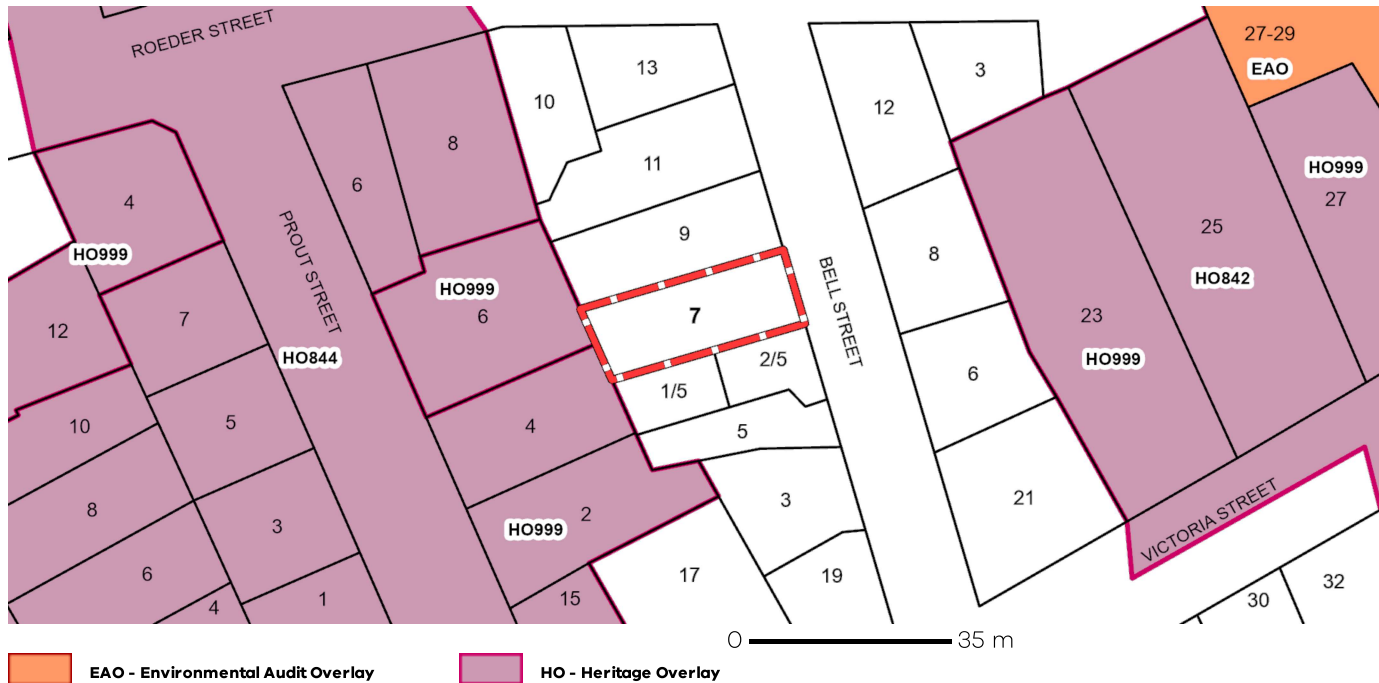
None affecting this land - there are overlays in the vicinity

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

[ENVIRONMENTAL AUDIT OVERLAY \(EAO\)](#)

[HERITAGE OVERLAY \(HO\)](#)



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

Further Planning Information

Planning scheme data last updated on 17 September 2026.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the **Planning and Environment Act 1987**. It does not include information about exhibited planning scheme amendments, or zonings that may affect the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

For details of surrounding properties, use this service to get the Reports for properties of interest.

To view planning zones, overlay and heritage information in an interactive format visit <https://mapshare.vic.gov.au/vicplan/>

For other information about planning in Victoria visit <https://www.planning.vic.gov.au>

PLANNING PROPERTY REPORT



Department
of Transport
and Planning

Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.
No special bushfire construction requirements apply. Planning provisions may apply.

Where part of the property is mapped as BPA, if no part of the building envelope or footprint falls within the BPA area, the BPA construction requirements do not apply.

Note: the relevant building surveyor determines the need for compliance with the bushfire construction requirements.



Designated BPA are determined by the Minister for Planning following a detailed review process. The Building Regulations 2018, through adoption of the Building Code of Australia, apply bushfire protection standards for building works in designated BPA.

Designated BPA maps can be viewed on VicPlan at <https://mapshare.vic.gov.au/vicplan/> or at the relevant local council.

Create a BPA definition plan in [VicPlan](#) to measure the BPA.

Information for lot owners building in the BPA is available at <https://www.planning.vic.gov.au>.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>. Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>. For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>.

Native Vegetation

Native plants that are indigenous to Victoria and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see [Native Vegetation \(Clause 52.17\)](#) with local variations in [Native Vegetation \(Clause 52.17\) Schedule](#)

To help identify native vegetation on this property and the application of Clause 52.17 please visit the Native Vegetation Regulations Map (NVR Map) <https://mapshare.vic.gov.au/nvr/> and [Native vegetation \(environment.vic.gov.au\)](https://www.environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit [NatureKit \(environment.vic.gov.au\)](https://www.environment.vic.gov.au)

Rates and valuation notice

FOR THE PERIOD 1 JULY, 2026 TO 30 JUNE, 2027

Internal use only

J K Andrews
C/- Julie Andrews
Shed 4, 7 Matchett Dr
EAST BENDIGO VIC 3550



Tax invoice

Assessment no. 181200 7

Date of issue **11 August 2026**

Rate enquiries

 www.bendigo.vic.gov.au/rates

✉ rates@bendigo.vic.gov.au

1300 002 642

Register to receive notices via email.
Visit **erates.bendigo.vic.gov.au**

Property	7 Bell Street, IRONBARK 3550		Total GST	\$0.00	
Property owner	J K Andrews		Date declared	15/06/2026	
Legal description	Lot 2 PS 518055M		Notice issued	11/08/2026	
Valued as at	01/01/2026	Site value	\$246,000	ESVF Classification	Residential
Capital Improved Value	\$520,000	Net Annual Value	\$26,000	AVPCC	110.3

[illegible]

The Emergency Services and Volunteers Fund is collected on behalf of the Victorian Government. It does not form part of the City's revenue.

Total \$2,181.50

OPTION 1

Four instalments

1st instalment

\$522.45

Due: 30/09/2026

2nd instalment

\$552.00

Due: 30/11/2026

3rd instalment

\$552.00

Due: 01/03/2027

4th instalment

\$555.05

Due: 31/05/2027

OPTION 2

Prepay in full



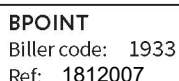
Scan the QR code
to pay your rates
or explore flexible
payment options.



Biller code: 1933
Ref: 1812007



Mobile & Internet Banking – BPAY®
Make this payment from your preferred bank account.
®Registered to BPAY Pty Ltd ABN 69 079 137 518



Total Rate *360 001812007

Biller code: 0360 Ref: 1812 007
Pay in store at Australia Post, phone
13 18 16 or go to www.postbillpay.com.au

Payment arrangements

If you can't pay by the due date on this notice, please contact the Rates team as soon as you can. We can help you set up a payment plan that works for you. This could be weekly, fortnightly, or monthly to make it easier for you to manage your payments. Scan the QR code for more information.



Interest penalties for late payments

Penalty interest is calculated from the date when each instalment was due, regardless of whether or not the ratepayer has chosen to pay by the instalment or prepayment option. Interest is set by The Minister under section 172(2) by notice published in the Government Gazette. Arrears outstanding continue to accrue interest until paid in full. In some cases, the City may take legal action in the Magistrates Court of Victoria to recover unpaid rates and charges. Receiving this notice does not change any current payment arrangements, and it does not stop the City from starting legal proceedings if needed.

Payment allocation

All payments will be credited in the following order: 1. Legal Costs; 2. Interest; 3. Arrears; 4. Current Rates, Charges and ESFV.

Rate capping

The City has complied with the Victorian Government's rate cap of 2.75 per cent. The cap applies to the average annual increase of rates and charges. The rates and charges for your property may have increased or decreased by a different percentage for the following reasons:

- (i) The valuation of your property relative to the valuation of other properties in the municipal district.
- (ii) The application of any differential rate by council.
- (iii) The inclusion of other rates and charges not covered by the Victorian Government's rate cap.

Rates calculation table

Your property has been classified for rating purposes in accordance with the City's Revenue and Rating Plan 2025-2029.

Differential Rate Type	Differential Rate in Dollar	Rate Amount
Commercial Rate A	.555807	\$2,890.16
Commercial Rate B	.541176	\$2,814.24
Commercial Rate C	.570429	\$2,966.08
Farm Rate	.190143	\$988.52
General	.292527	\$1,521.00
Vacant Land	.365660	\$1,901.64

Changes to Local Government regulations require all rate notices to show calculations for your property at each of our differentials. Calculations are for comparative purposes only.

Direct debit

Did you know that you can get your rates direct debited from your bank account on a fortnightly or monthly basis? Once it's set up, it keeps going each year, you don't need to apply again. We suggest setting it up as soon as you get your rates notice.

Emergency Services and Volunteers Fund (ESVF)

Formerly known as Fire Services Property Levy. Councils are legally required to collect the levy and pay it to the Victorian Government, in line with the Emergency Services & Volunteers Fund Act 2012 (and in line with the Local Government Act 1989 & 2020).

Please pay the full amount, including the levy, by the due date. If you only pay a portion of the total amount due, some of that payment will be paid to the Victorian Government toward the levy. Interest charges will apply on the unpaid amount.

Pension concessions

Did you know that if you are a pensioner with a current concession card issued by Centrelink or the Department of Veteran Affairs, you may be eligible for a rebate on your principal place of residence? Applications can be made online by visiting our website or contact Customer Support.

Notice of valuation

The property described on the front of this Notice has been valued as at January 1, 2026 using the Capital Improved Value which is the total market value of the land plus buildings and improvements. All properties are valued independently by the Valuer-General of Victoria. The valuations shown on this notice may be used by other authorities for the purpose of a tax or rate.

Changes to rating classification

Ratepayers are responsible for ensuring that the details contained in the individual notices are correct. Any adjustments to rates will only be effective in the year the adjustment is made and will not be applied retrospectively.

Privacy Statement

The City is committed to protecting your privacy. The City handles all personal information it collects in accordance with the Privacy and Data Protection Act 2014 (Vic) and our Privacy Policy. The City may disclose this information to other organisations if requested by legislation and for other relevant secondary purposes including other government agencies.

Payment of rates and charges

Rates and charges are due and payable by four instalments. Instalment notices will be issued at least 14 days before each instalment is due. You can pay any or all instalments in advance of their due dates.

Disagreement with notice

If you disagree with information on your Rates and Valuations Notice, you may make a submission to the City's rates team who will review your situation and work to find a solution. If your issue cannot be resolved, you have the right to appeal:

- If you choose to appeal, you must still pay your rates by the due date
- If your appeal is successful, we will credit your account or refund, if requested

What can you appeal?

- Differential rate applied to your property by visiting www.vcat.vic.gov.au (within 60 days of date of issue)
- The property valuation or AVPCC by visiting ratingvaluationobjections.vic.gov.au or by contacting the City (within two months of date of issue)
- Any other rate or charge at the County Court – please seek legal advice (within 60 days of date of issue)

Contact us

Email:
rates@bendigo.vic.gov.au

Website:
www.bendigo.vic.gov.au/rates

Phone:
1300 002 642

National Relay Service:
133 677

Address:
Main office – 189-229 Lyttleton Terrace, Bendigo. Heathcote office – 106 High Street, Heathcote

Postal address:
PO Box 733, Bendigo 3552

Customer Support hours:

- Monday, 9am – 4.30pm
- Tuesday, 9am – 4pm
- Wednesday, 9am – 4.30pm
- Thursday, 9am – 4.30pm
- Friday, 9am – 4.30pm

Please note the Heathcote office is closed on Wednesdays.

PAYMENT OPTIONS



Direct debit

Your rates can be deducted from your bank account fortnightly, monthly or via instalments. Complete an online application form at www.bendigo.vic.gov.au/rates or contact Customer Support on 1300 002 642.



BPAY®

Phone and internet banking. Contact your bank or financial institution to make this payment.

Refer to the front of this notice for biller code and reference number.



Post Billpay

Phone, internet and over the counter. 13 18 16 or www.postbillpay.com.au

Refer to the front of this notice for biller code and reference number.



Centrepay

To arrange regular deductions from your Centrelink payment download the form at www.bendigo.vic.gov.au/rates or contact Customer Support on 1300 002 642.

Ref No: 555 054 223L



BPOINT

With your Visa or Mastercard, phone or internet.

1300 276 468 or www.bpoint.com.au

Refer to the front of this notice for biller code and reference number.



Payment online

City of Greater Bendigo www.bendigo.vic.gov.au/rates



Payment in person

- Australia Post
- City of Greater Bendigo

Property Clearance Certificate

Land Tax



INFOTRACK / OFRM LAWYERS

Your Reference:	261073
Certificate No:	11444587
Issue Date:	18 SEP 2026
Enquiries:	TVD0

Land Address:	7 BELL STREET IRONBARK VIC 3550
---------------	---------------------------------

Land Id	Lot	Plan	Volume	Folio	Tax Payable
REFER TO ATTACHMENT					

Vendor: JULIE ANDREWS
Purchaser: FOR INFORMATION PURPOSES

Current Land Tax	Year Taxable Value (SV)	Proportional Tax	Penalty/Interest	Total
REFER TO ATTACHMENT				

Comments: Refer to attachment

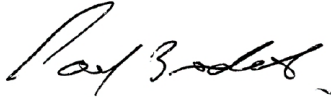
Current Vacant Residential Land Tax	Year Taxable Value (CIV)	Tax Liability	Penalty/Interest	Total
REFER TO ATTACHMENT				

Comments: Refer to attachment

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total

Arrears of Vacant Residential Land Tax	Year	Proportional Tax	Penalty/Interest	Total

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.


Paul Broderick
Commissioner of State Revenue

CAPITAL IMPROVED VALUE (CIV):	\$510,000
SITE VALUE (SV):	\$235,000
CURRENT LAND TAX AND VACANT RESIDENTIAL LAND TAX CHARGE:	\$3,538.40



Notes to Certificate - Land Tax

Certificate No: 11444587

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any land tax (including Vacant Residential Land Tax, interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue. In addition, it may show:
 - Land tax that has been assessed but is not yet due,
 - Land tax for the current tax year that has not yet been assessed, and
 - Any other information that the Commissioner sees fit to include, such as the amount of land tax applicable to the land on a single holding basis and other debts with respect to the property payable to the Commissioner.

Land tax is a first charge on land

3. Unpaid land tax (including Vacant Residential Land Tax, interest and penalty tax) is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any such unpaid land tax.

Information for the purchaser

4. Pursuant to section 96 of the *Land Tax Act 2005*, if a purchaser of the land described in the Certificate has applied for and obtained a certificate, the amount recoverable from the purchaser by the Commissioner cannot exceed the amount set out in the certificate, described as the "Current Land Tax Charge and Vacant Residential Land Tax Charge" overleaf. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

5. Despite the issue of a Certificate, the Commissioner may recover a land tax liability from a vendor, including any amount identified on this Certificate.

Apportioning or passing on land tax to a purchaser

6. A vendor is prohibited from apportioning or passing on land tax including vacant residential land tax, interest and penalty tax to a purchaser under a contract of sale of land entered into on or after 1 January 2024, where the purchase price is less than \$10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

General information

7. A Certificate showing no liability for the land does not mean that the land is exempt from land tax. It means that there is nothing to pay at the date of the Certificate.
8. An updated Certificate may be requested free of charge via our website, if:
 - The request is within 90 days of the original Certificate's issue date, and
 - There is no change to the parties involved in the transaction for which the Certificate was originally requested.

For Information Only

LAND TAX CALCULATION BASED ON SINGLE OWNERSHIP

Land Tax = \$975.00

Taxable Value = \$235,000

Calculated as \$975 plus (\$235,000 - \$100,000) multiplied by 0.000 cents.

VACANT RESIDENTIAL LAND TAX CALCULATION

Vacant Residential Land Tax = \$5,100.00

Taxable Value = \$510,000

Calculated as \$510,000 multiplied by 1.000%.

Land Tax - Payment Options

BPAY



Billers Code: 5249
Ref: 11444587

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

www.bpay.com.au

CARD



Ref: 11444587

Visa or Mastercard

Pay via our website or phone 13 21 61.
A card payment fee applies.

sro.vic.gov.au/paylandtax

Property Clearance Certificate

Land Tax

Certificate No: 11444587

Land Address: 7 BELL STREET IRONBARK VIC 3550

Land Id	Lot	Plan	Volume	Folio	Tax Payable
32756841	2	518055	10853	940	\$3,538.40

Land Tax Details	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
MS JULIE KAY ANDREWS	2026	\$235,000	\$975.00	\$0.00	\$975.00
MS JULIE KAY ANDREWS	2025	\$235,000	\$975.00	\$0.00	\$975.00
MS JULIE KAY ANDREWS	2024	\$260,000	\$975.00	\$0.00	\$975.00
MS JULIE KAY ANDREWS	2023	\$265,000	\$398.38	\$0.00	\$398.38
MS JULIE KAY ANDREWS	2022	\$149,000	\$215.02	\$0.00	\$215.02

Comments: Land Tax will be payable but is not yet due - please see notes on reverse.

Vacant Residential Land Tax Details	Year	Taxable Value	Tax Liability	Penalty/Interest	Total
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Comments:

Current Land Tax Charge: 32756841 \$3,538.40

Property Clearance Certificate

Commercial and Industrial Property Tax



INFOTRACK / OFRM LAWYERS

Your Reference:	261073
Certificate No:	11444587
Issue Date:	18 SEP 2026
Enquires:	TVD0

Land Address: 7 BELL STREET IRONBARK VIC 3550					
Land Id	Lot	Plan	Volume	Folio	Tax Payable
32756841	2	518055	10853	940	\$0.00
AVPCC	Date of entry into reform	Entry interest	Date land becomes CIPT taxable land	Comment	
110.3	N/A	N/A	N/A	The AVPCC allocated to the land is not a qualifying use.	

This certificate is subject to the notes found on the reverse of this page. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CAPITAL IMPROVED VALUE:	\$510,000
SITE VALUE:	\$235,000
CURRENT CIPT CHARGE:	\$0.00



Notes to Certificate - Commercial and Industrial Property Tax

Certificate No: 11444587

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any commercial and industrial property tax (including interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue.

Australian Valuation Property Classification Code (AVPCC)

3. The Certificate may show one or more AVPCC in respect of land described in the Certificate. The AVPCC shown on the Certificate is the AVPCC allocated to the land in the most recent of the following valuation(s) of the land under the *Valuation of Land Act 1960*:
 - a general valuation of the land;
 - a supplementary valuation of the land returned after the general valuation.
4. The AVPCC(s) shown in respect of land described on the Certificate can be relevant to determine if the land has a qualifying use, within the meaning given by section 4 of the *Commercial and Industrial Property Tax Reform Act 2024* (CIPT Act). Section 4 of the CIPT Act Land provides that land will have a qualifying use if:
 - the land has been allocated one, or more than one, AVPCC in the latest valuation, all of which are in the range 200-499 and/or 600-699 in the Valuation Best Practice Specifications Guidelines (the requisite range);
 - the land has been allocated more than one AVPCC in the latest valuation, one or more of which are inside the requisite range and one or more of which are outside the requisite range, and the land is used solely or primarily for a use described in an AVPCC in the requisite range; or
 - the land is used solely or primarily as eligible student accommodation, within the meaning of section 3 of the CIPT Act.

Commercial and industrial property tax information

5. If the Commissioner has identified that land described in the Certificate is tax reform scheme land within the meaning given by section 3 of the CIPT Act, the Certificate may show in respect of the land:
 - the date on which the land became tax reform scheme land;
 - whether the entry interest (within the meaning given by section 3 of the Duties Act 2000) in relation to the tax reform scheme land was a 100% interest (a whole interest) or an interest of less than 100% (a partial interest); and
 - the date on which the land will become subject to the commercial and industrial property tax.
6. A Certificate that does not show any of the above information in respect of land described in the Certificate does not mean that the land is not tax reform scheme land. It means that the Commissioner has not identified that the land is tax reform scheme land at the date of issue of the Certificate. The Commissioner may identify that the land is tax reform scheme land after the date of issue of the Certificate.

Change of use of tax reform scheme land

7. Pursuant to section 34 of the CIPT Act, an owner of tax reform scheme land must notify the Commissioner of certain changes of use of tax reform scheme land (or part of the land) including if the actual use of the land changes to a use not described in any AVPCC in the range 200-499 and/or 600-699. The notification

must be given to the Commissioner within 30 days of the change of use.

Commercial and industrial property tax is a first charge on land

8. Commercial and industrial property tax (including any interest and penalty tax) is a first charge on the land to which the commercial and industrial property tax is payable. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid commercial and industrial property tax.

Information for the purchaser

9. Pursuant to section 27 of the CIPT Act, if a bona fide purchaser for value of the land described in the Certificate applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser is the amount set out in the Certificate. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

10. Despite the issue of a Certificate, the Commissioner may recover a commercial and industrial property tax liability from a vendor, including any amount identified on this Certificate.

Passing on commercial and industrial property tax to a purchaser

11. A vendor is prohibited from apportioning or passing on commercial and industrial property tax to a purchaser under a contract of sale of land entered into on or after 1 July 2024 where the purchase price is less than \$10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

General information

12. Land enters the tax reform scheme if there is an entry transaction, entry consolidation or entry subdivision in respect of the land (within the meaning given to those terms in the CIPT Act). Land generally enters the reform on the date on which an entry transaction occurs in respect of the land (or the first date on which land from which the subject land was derived (by consolidation or subdivision) entered the reform).
13. The Duties Act includes exemptions from duty, in certain circumstances, for an eligible transaction (such as a transfer) of tax reform scheme land that has a qualifying use on the date of the transaction. The exemptions apply differently based on whether the entry interest in relation to the land was a whole interest or a partial interest. For more information, please refer to www.sro.vic.gov.au/CIPT.
14. A Certificate showing no liability for the land does not mean that the land is exempt from commercial and industrial property tax. It means that there is nothing to pay at the date of the Certificate.
15. An updated Certificate may be requested free of charge via our website, if:
 - the request is within 90 days of the original Certificate's issue date, and
 - there is no change to the parties involved in the transaction for which the Certificate was originally requested.

Property Clearance Certificate

Windfall Gains Tax



INFOTRACK / OFRM LAWYERS

Your Reference:	261073
Certificate No:	11444587
Issue Date:	18 SEP 2026

Land Address: 7 BELL STREET IRONBARK VIC 3550

Lot	Plan	Volume	Folio
2	518055	10853	940

Vendor: JULIE ANDREWS
Purchaser: FOR INFORMATION PURPOSES

WGT Property Id	Event ID	Windfall Gains Tax	Deferred Interest	Penalty/Interest	Total
		\$0.00	\$0.00	\$0.00	\$0.00

Comments: No windfall gains tax liability identified.

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CURRENT WINDFALL GAINS TAX CHARGE:
\$0.00



Notes to Certificate - Windfall Gains Tax

Certificate No: 11444587

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows in respect of the land described in the Certificate:
- Windfall gains tax that is due and unpaid, including any penalty tax and interest
 - Windfall gains tax that is deferred, including any accrued deferral interest
 - Windfall gains tax that has been assessed but is not yet due
 - Windfall gains tax that has not yet been assessed (i.e. a WGT event has occurred that rezones the land but any windfall gains tax on the land is yet to be assessed)
 - Any other information that the Commissioner sees fit to include such as the amount of interest accruing per day in relation to any deferred windfall gains tax.

Windfall gains tax is a first charge on land

3. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, windfall gains tax, including any accrued interest on a deferral, is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid windfall gains tax.

Information for the purchaser

4. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, if a bona fide purchaser for value of land applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser by the Commissioner is the amount set out in the certificate, described as the "Current Windfall Gains Tax Charge" overleaf.
5. If the certificate states that a windfall gains tax is yet to be assessed, note 4 does not apply.
6. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

7. Despite the issue of a Certificate, the Commissioner may recover a windfall gains tax liability from a vendor, including any amount identified on this Certificate.

Passing on windfall gains tax to a purchaser

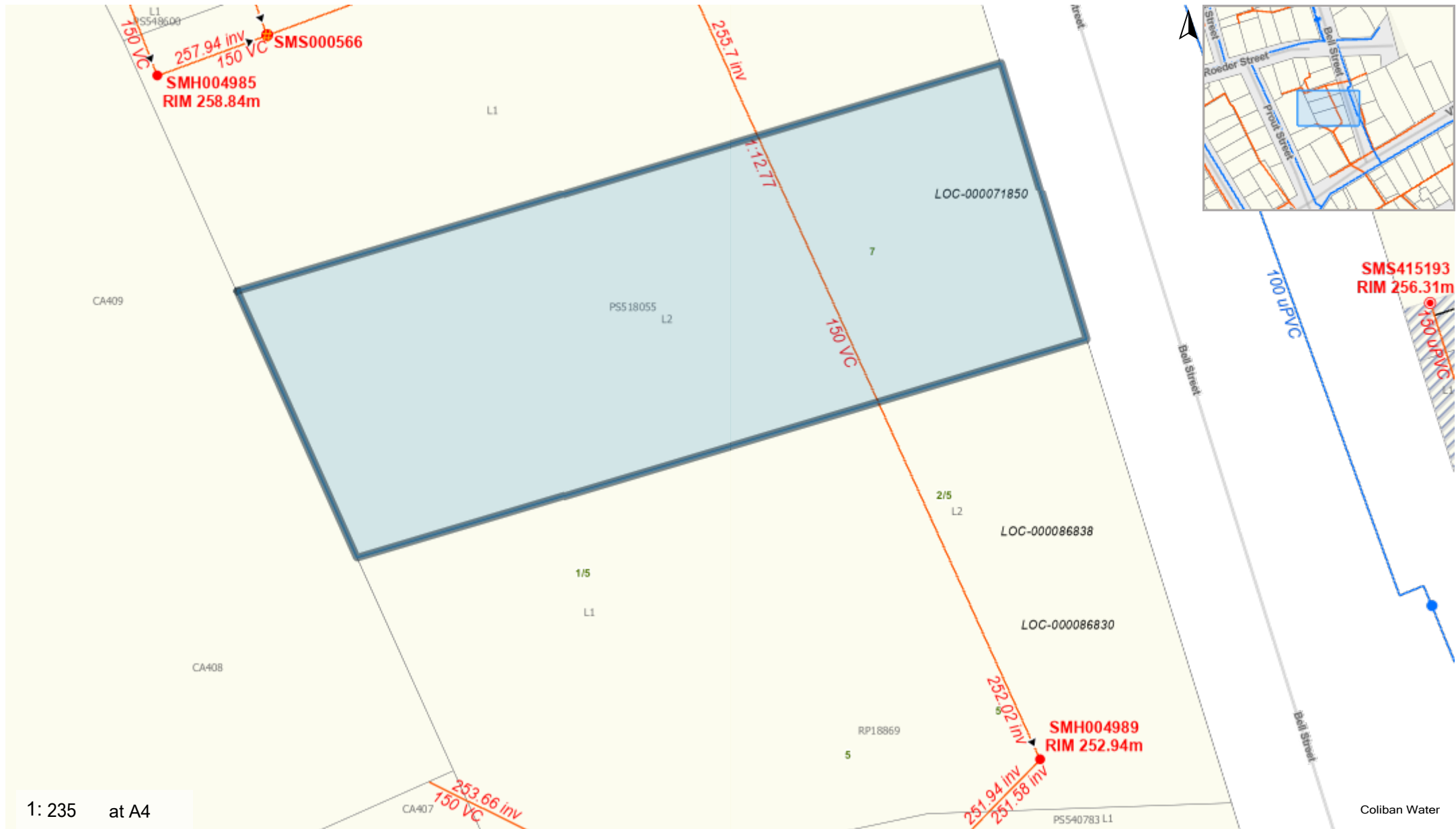
8. A vendor is prohibited from passing on a windfall gains tax liability to a purchaser where the liability has been assessed under a notice of assessment as at the date of the contract of sale of land or option agreement. This prohibition does not apply to a contract of sale entered into before 1 January 2024, or a contract of sale of land entered into on or after 1 January 2024 pursuant to the exercise of an option granted before 1 January 2024.

General information

9. A Certificate showing no liability for the land does not mean that the land is exempt from windfall gains tax. It means that there is nothing to pay at the date of the Certificate.
10. An updated Certificate may be requested free of charge via our website, if:
- The request is within 90 days of the original Certificate's issue date, and
 - There is no change to the parties involved in the transaction for which the Certificate was originally requested.
11. Where a windfall gains tax liability has been deferred, interest accrues daily on the deferred liability. The deferred interest shown overleaf is the amount of interest accrued to the date of issue of the certificate.

Windfall Gains Tax - Payment Options

BPAY  Billers Code: 416073 Ref: 11444585 Telephone & Internet Banking - BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. www.bpay.com.au	CARD  Ref: 11444585 Visa or Mastercard Pay via our website or phone 13 21 61. A card payment fee applies. sro.vic.gov.au/payment-options	Important payment information Windfall gains tax payments must be made using only these specific payment references. Using the incorrect references for the different tax components listed on this property clearance certificate will result in misallocated payments.
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1: 235 at A4

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HISTORIC MINING ACTIVITY

Form No. 692

15 September, 2026

Property Information:

Address: 7 BELL STREET IRONBARK 3550

It is advised that:

Our records do not indicate the existence of any mining activity on this site, but the site may be over or close to known mining activity. Note that there may be unrecorded mine openings connecting with such activity. (2)

NOTE: Historic Mining activity information is provided from plans and records that may be incomplete and may not be entirely free from errors. It is provided for information only and should not be relied upon as definitive of the status of any area of land. It is provided on the basis that all persons accessing it undertake responsibility for assessing the relevance and accuracy of its content. The State of Victoria and its officers, agents or employees do not guarantee that the work is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this work.

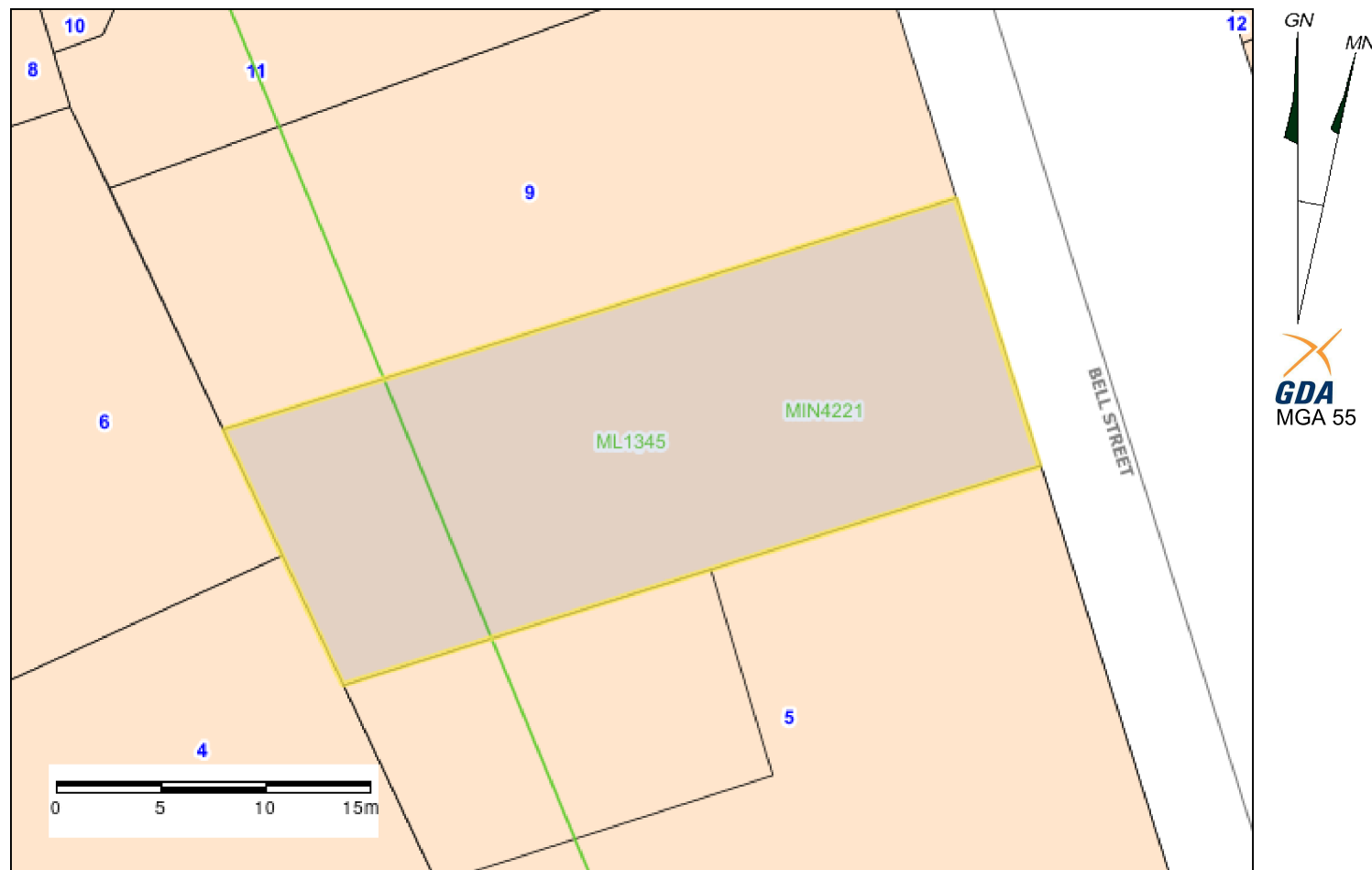
For queries, contact:

Department of Energy, Environment and Climate Action
E-mail: gsv_info@deeca.vic.gov.au

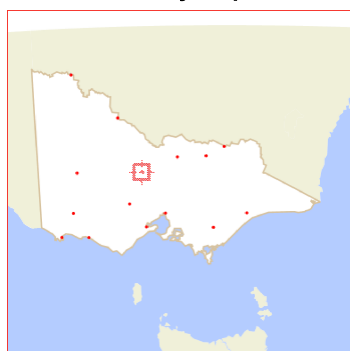


HISTORIC MINING ACTIVITY ANALYSIS REPORT

Address: 7 BELL STREET IRONBARK 3550



Locality Map



Details (as at 15 September, 2026)

Result of Search:

Our records do not indicate the existence of any mining activity on this site, but the site may be over or close to known mining activity. Note that there may be unrecorded mine openings connecting with such activity. (2)

NOTE: Historic Mining activity information is provided from plans and records that may be incomplete and may not be entirely free from errors. It is provided for information only and should not be relied upon as definitive of the status of any area of land. It is provided on the basis that all persons accessing it undertake responsibility for assessing the relevance and accuracy of its content.

The State of Victoria and its officers, agents or employees do not guarantee that the work is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this work.

For queries, contact:

Department of Energy, Environment and Climate Action
E-mail: gsv_info@deeca.vic.gov.au

Summary of Important Overlaps

Details of Important Overlaps

Note: If there is no information displayed, less important overlaps may exist, or activity may be in the same general locality of the selected property.

Legend

Deep Lead Lines

 Deep Lead Lines

Deep Lead Polygons

 Deep Lead Polygons

Expired Tailings Licences



Expired Gold Mining Leases - 1860s to 1958

 Expired Gold Mining Leases
- 1860s to 1958

Expired Mineral Leases - 1860s to 1966



Expired Extractive Industry Tenements



Expired Mining Licences and Leases



Current Extractive Industry Work Authorities



Current Mining Licences and Leases



Mines and Mineral Occurrences

- MAJOR
- INTERMEDIATE
- MINOR
- UNKNOWN

Property - Address



Roads (vmtrans)

-  Freeway
-  Highway
-  Main Road
-  Medium Road
-  Other Roads

Towns (25K)

- Locality
- Small Town
- Town
- Large Town
- Major Town
- Regional Centre
- City

Due Diligence Checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting consumer.vic.gov.au/duediligencechecklist.

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?
- Can you build new dwellings?
- Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights