

PRODUCT DISCLOSURE STATEMENT

32 Delhi Street, West Perth
PO Box 1800 West Perth WA 6872
Telephone +618 **6311 4888**
Facsimile +618 6311 4899
Email info@vickiphilipoff.com.au
www.vickiphilipoff.com.au



Property:	Property means the address of the property settlement
Seller(s):	Seller means the person/s or entity selling the property
Buyer(s):	Buyer means the person/s or entity buying the property
Standard Contract and Off-the- plan contract	An Offer and Acceptance contract for the sale and purchase of land in Western Australia incorporating the Joint Form of General Conditions for Sale

Real Estate settlement services, where you are the buyer in a standard contract

Fixed price settlement services – what is included

1. We will (where applicable):
 - Review the contract
 - Search the certificate of title to ensure proper ownership and notify you of any encumbrances registered on the Certificate of Title
 - Search with government departments and local authorities for anything affecting the property, and advise them to record you as the new owner of the property
 - Check compliance with all special conditions
 - Attend to stamping of the Contract and Transfer of Land document by in house Revenue online stamping
 - Liaise with your proposed lenders and financiers
 - Calculate the adjustments of rates and taxes and Strata Levies
 - Prepare settlement statements
 - Properly account for all monies expended or held in trust account
 - Prepare and arrange for the signing of the Transfer of Land
 - Attend at settlement on your behalf
 - Check search the Title immediately before settlement and also provide you with a Title Search showing you as the registered proprietor after settlement

The fees charged for these fixed price settlement services have been, or will be provided to you in writing separately.

Real Estate settlement services, where you are the seller in a standard contract
Fixed price settlement services – what is included

2.	<p>We will (where applicable):</p> <ul style="list-style-type: none"> • Review the contract • Search the certificate of title to ensure proper ownership • Check compliance with all special conditions • Arrange for you to sign the Transfer of Land document • Liaise with existing mortgagees and financiers • Calculate the adjustments of rates and taxes and Strata Levies • Prepare settlement statements • Properly account for all monies expended or held in trust account • Check search the Title immediately before settlement • Attend at settlement on your behalf • Pay the Real Estate Agent's selling and/or marketing fee on your behalf • Pay all monies due to you from the sale to one bank account in accordance with your instructions <p>The fees charged for these fixed price settlement services have been, or will be provided to you in writing separately.</p>
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Real Estate settlement services for an off-the-plan contract

Additional Fees may apply, please speak with your Conveyancer

3.	<p>We will (where applicable):</p> <ul style="list-style-type: none"> • Check the Contract • Liaise and check on the progress of the subdivision <p>This service will be free where a Corporate Rate has been supplied to a development</p>	<p>To be advised</p>
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Additional services for buyers and sellers

Fixed price settlement services – what is included for Free and other fixed price services for additional costs.
All prices quoted are inclusive of GST.

4.	<p>We will (where applicable):</p> <ul style="list-style-type: none"> • Assist parties to prepare the Offer and Acceptance document. • Liaise with the holder of a second or subsequent registered mortgage or caveat holder to attend settlement and register or discharge its security. The charge indicated is per security holder • Preparation of Application to serve 21 day Notice upon a Caveat holder to the Property where the Caveat holder cannot be located for provision of a Withdrawal of Caveat required to complete settlement • Re-book or attend settlement more than twice • Arrange for you to sign the Transfer of Land document outside Australia • Prepare a Notice under Clause 4 of the General Conditions relating to delay in settlement (penalty interest) 	<p>\$185.00</p> <p>Free</p> <p>\$470.00</p> <p>Free</p> <p>\$330.00</p> <p>Free</p>
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• Arrange for Philipoff Legal or another Law Firm of your choice to issue a default notice	Free
• Recall a file from the storage facility within 6 years from settlement date	\$25.00
• Where the property is leased attend to the adjustment of Rent under Clause 6 of the General Conditions, the charge is indicated per tenancy	\$205.00
• In the event that your contract is terminated, a nominal payment for our professional fees will be charged, together with the cost of any searches that have been ordered prior to Termination.	\$205.00
• If there has been a change of name of any of the sellers since the property was first purchased, and where the title hasn't been updated yet - such as maiden name to married name, Divorce, Reverting to Maiden Name, Change of Name by Deed Poll, documentation will be prepared	\$220.00
• 'House-call service' to attend clients for the purpose of assisting them with signing of documents at a place of their choosing located within 20 km of the Perth CBD.	\$185.00
• If the property being sold a deceased estate, with the Certificate of Title still in the name of the deceased proprietor, documentation will need to be prepared for Landgate	\$330.00
• Preparation of Power of Attorney document and lodgment at Landgate	\$220.00
• Lodgement Only of Enduring Power of Attorney at Landgate	\$70.00
• Attending our offices with 100 points to be identified by a Conveyancer, per client identified	\$39.00
• Attend a bank to deposit your proceeds, per payment. The bank must be located on St George's Terrace, Perth.	\$15.00
• Credit Card – EFTPOS Facility available to pay for your entire property or for your fees or transfer Duty	As Noted
<p>Merchant Service Fee on Master Card and Visa Card - 1.040% e.g. \$ 3,000.00 = \$ 31.20 e.g. \$ 5,000.00 = \$ 52.00 e.g. \$10,000.00 = \$104.00</p>	
<p>Merchant Service Fee on Debit Cards - 0.060% e.g. \$3,000.00 = \$ 1.80 e.g. \$5,000.00 = \$ 3.00 e.g. \$10,000.00 = \$ 6.00</p>	
<p>Merchant Service Fee on American Express Cards - 3.15% e.g. \$3,000.00 = \$ 94.50 e.g. \$5,000.00 = \$157.50 e.g. \$10,000.00 = \$315.00</p>	
• Lodgement Only of Trust Deed against the title to protect the Beneficiaries of a Trust Additional costs may be payable for Duty as determined by Office of State Revenue, and Landgate Registration Fees	\$80.00
• Preparation of Application and supporting documents for a new Certificate of Title due to Certificate of Title not being able to be found	\$470.00
• Foreign Investment Review Board Approval – Assistance with Application	\$470.00

Disbursements

Expected Disbursements for Buyers

5.	<p>Government Fees</p> <ul style="list-style-type: none"> • Transfer Duty – as determined by the Office of State Revenue and advised separately TBA • Registration Fees – as determined by Landgate scale of fees relating to the property value and advised separately TBA • Title Searches – estimate based on 1 title search, 1 check search \$36.90 • Water Corporation Enquiry Fees – rate information, meter reading & change of ownership \$44.07 • Approximate Local Authority Enquiry Fee – rate information, orders and requisitions on the property and change of ownership. Charges vary by local authority. Additional requests from the buyer may incur additional fees, eg pool inspection etc \$80.00 • Land Tax Enquiry Fee – rate information and change of ownership \$38.50 • Clause 42 Enquiry Fee – road widening information \$25.00 • Approximate Landgate Fees – charged at cost on the actual fees charged above - estimate \$30.00 • GST on the above disbursements – GST is charged at cost on the actual fees charged above and advised separately TBA <p>Elective Government Searches (only conducted upon request)</p> <ul style="list-style-type: none"> • Landgate Interest Enquiry \$56.00 • Bankruptcy Search (per Proprietor or Director) \$39.60 • Local Government Swimming Pool/Spa compliance inspection TBA • Department of Environment & Conservation Contaminated Site – Basic Enquiry \$30.00 • Department of Environment & Conservation Contaminated Site – Detailed Summary \$300.00 • GST on the above searches – GST is charged at cost on the actual fees charged above and advised separately TBA <p>Electronic Conveyancing</p> <ul style="list-style-type: none"> • Complete settlement process Electronically using the PEXA system (where available) subject to PEXA transaction Services Fees. <ul style="list-style-type: none"> • Single Title settlement - starting from \$106.26 • Additional documents or multiple title settlements may incur additional fees with PEXA. Ask your conveyancer for details specific to your settlement AT COST • GST on the above searches – GST is charged at cost on the actual fees charged above and advised separately TBA <p>Other Disbursement estimates</p> <ul style="list-style-type: none"> • Bank cheque fee \$10.00 • Standard Postage, Telephone, Facsimile & Photocopies NIL • Premium Postage Services (including but not limited to Express Post, Platinum Express Post, Registered Mail, Domestic & International Courier services) – where required to complete settlement, premium services are charged at cost. AT COST • GST on the above disbursements – GST is charged at cost on the actual fees charged above and advised separately TBA 	
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Disbursements

Expected Disbursements for Sellers

6.	<ul style="list-style-type: none"> • Title Searches – estimate based on 1 title search, 1 check search • Bank cheque fee • Standard Postage, Telephone, Facsimile & Photocopies • Premium Postage Services (including but not limited to Express Post, Platinum Express Post, Registered Mail, Domestic & International Courier services) – where required to complete settlement, premium services are charged at cost. • GST on the above disbursements – charged at cost on the actual fees charged above and advised separately 	<p>\$36.90</p> <p>\$10.00</p> <p>NIL</p> <p>AT COST</p> <p>TBA</p>
	<p>Electronic Conveyancing</p> <ul style="list-style-type: none"> • Complete settlement process Electronically using the PEXA system (where available) subject to PEXA transaction Services Fees. <ul style="list-style-type: none"> • Single Title settlement - starting from • Additional documents or multiple title settlements may incur additional fees with PEXA. Ask your conveyancer for details specific to your settlement • GST on the above disbursements – charged at cost on the actual fees charged above and advised separately 	<p>\$106.26</p> <p>AT COST</p> <p>TBA</p>

All disbursements listed above are only incurred when they are required to complete your settlement.

Our business relies on repeat customers - and we make full and frank disclosure of all potential costs our clients may incur. We believe that you, our valued client, would rather be informed of these expected fees up front, rather than later on finding hidden unexpected extras for standard enquiries, that are essential to completing your settlement.

All disbursements are charged at cost. Set out above is an estimate of the type of charges you can expect to incur on a standard settlement transaction. These figures are subject to change, as various local government authorities have different fee structures which may apply based on the location of the settlement property, however we do our best to work on realistic amounts.

In addition, we also attend to an adjustment of the rates and taxes. An allowance of funds will be set aside to cover your share of the rates on the settlement property, and will be adjusted once the information is provided from the rating authorities.