BODY CORPORATE ADMINISTRATION

- Level 3, 115 Queen Street, (Up Swanson Lane), Auckland
- P.O. Box 2322 Auckland 1140
- Phone +64 9 373 2336
- Fax +64 9 377 6743
- Mobile +64 21 612 336

Body Corporate Administration Limited > Body Corporate Manager under Unit Titles Act 2010

Pre-contract Disclosure Statement

146, Unit Titles Act 2010 and reg 33 (1), Unit Titles Regulations 2011

Sale of an Existing Unit in a Unit Title Development

Date Prepared: 4th November 2026

Unit Plan: BC 322189

Body Corporate name and number: 3 Keystone Avenue – BC 322189

Unit number: **KYS0032M (2M)**

Pre-contract Disclosure Statement

(1) The following information is prescribed by section 146(2) of the Act (which requires a Pre-Contract Disclosure Statement to contain prescribed information set out in Regulation 33(1)) where the Pre-Contract Disclosure Statement is provided in relation to a sale and purchase of a unit other than an "off-the-plan" unit. The information contained in this statement is provided to the extent it is capable of being provided in relation to the unit title development:

(a) Does the body corporate or body corporate committee have actual knowledge that any part of the unit title development has-

(i) weathertightness issues for which a claim has been made under the Weathertight Homes Resolution Services Act 2006; **Yes**; or

(ii) weathertightness issues that have been remediated without a claim under that Act or other proceedings before a court or tribunal; **Please refer to the document from Prendos. (Attached).**

(iii) weathertightness issues that have not been remediated; **NO**; or

(iv) earthquake-prone issues; **There is no IEP report**; or

(v) any other significant defects in the land (including the unit title development and the land on which it is situated) that may require remediation: **NO.**

(b) If the body corporate is involved in any proceedings in any court or tribunal: **NO**:

(c) The financial statements and audit reports (if any) for the previous 3 years are **ATTACHED**.

(d) The notices and minutes of:

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(i) general meetings the body corporate for the previous 3 years including all supporting documents are **ATTACHED;**

(ii) the body corporate committee (if any) for the previous 3 years including all supporting documents, are **ATTACHED,** subject to the exclusion of any information that may be redacted for the reasons specified in regulation 27A (2).

(e) The name and contact details of the body corporate manager is as follows: - Body Corporate Administration Ltd; Phone Number: 09 3732 336; Email: Legal@bca.co.nz.

(f) The 12 – month period comprising the current financial year for the purposes of the financial statements of the body corporate is 01/09/2024 to 31/08/2025

(g) The body corporate levies payable for the unit for the current financial year is ****$5,201.92.** This is payable in four equal instalments for period from 01/09/2026 to 01/09/2027.
**** The contribution for the period of 01/09/2026 to 01/09/2027 has been estimated based on last year's contribution and is therefore subject to ratification at the upcoming AGM to-be held on 10th November 2026 and could increase should the actual contribution exceed the estimation.**

(h) (i) The details of maintenance that the body corporate proposes to carry out in the unit title development in the year following the date of this disclosure statement are as below:
Upcoming Works:
- Building/window wash, vine trimming, gutter cleaning.
- Proactive R&M planning for next financial year.

(ii) The body corporate proposes to meet the cost of that maintenance: Please refer ****2025 AGM Draft Minutes.**

****The 2025 AGM Draft Minutes will be approved at the next AGM**

(i) The balance of every fund or bank account held or operated by or on behalf of the body corporate as at the date of the last financial statement being the 31/08/2025 are as follows:

(i) Operating Fund $50,962.95;

(ii) Long term maintenance fund $327,671.96.

(j) A copy of the long-term maintenance plan 04/12/2024 is **Attached**: **Based on the 2025 AGM Draft Minutes, the LTMP reviewed in February 2025 and updated to include $250,000 allocation for fire alarm upgrade. Next review scheduled for 2028 noting that the fire alarm replacement came well under budget as a like -for like replacement was possible.**

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(k) Any proposed works under the Long Term Maintenance Plan for the unit title development to be carried out or begin within the next 3 years and the estimated costs of the works: Please refer to Long Term Maintenance Plan and 2025 AGM Draft Minutes attached.

(l) The next review date for the Long Term Maintenance Plan for the unit title development is: 2028.

(m) There are no remediation reports commissioned by the body corporate within the preceding three years.

(n) A summary of the insurance cover the body corporate maintains for the unit title development, including –

(i) The insurer's name and contact details

- Insurance Broker Ltd: Howden (previously Apex Insurance Limited)
- Insurance Ltd: NZI, A business division of IAG New Zealand Ltd
- Insurer's name: Garmaine Esera
- Email: HAPX.BCATeam@howdengroup.com
- Phone: +64 9968 9747

(ii) The type and amount of cover, the annual amount payable for it, and the excess payable on any claim under it

- Total sum insured: $31,400,000
- Type Cover: Material Damage and Business Interruption
- Excess: see below screenshot

Excess	Standard Excess	$500
	Burglary & Malicious Damage	$1,000
	Theft	$2,500
	Water Damage	$2,500
	Property Owners Liability	$500
	Statutory Liability	$500
	Landslip / Subsidence	$5,000
	Government agency-managed	$ 10,000
Natural Disaster Damage	1% Site Value, Natural Disaster	

Additional Extensions	Excess	Limit
Landlord Chattels		$35,000 per residential unit
Loss of Rents		$75,000 per residential unit
Indemnity Period		24 Months

- Any more information please refer to the insurance policy (attached);

(iii) Any specific exclusions from the cover – Please refer to the insurance policy attached.

(iv) Any statement of where and how the insurance policy can be viewed – We have attached the insurance policy for your reference.

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General Information

(i) This document contains brief explanations of information relevant to the purchase of a unit title property. It is highly recommended that the buyer obtains independent legal advice by consulting their legal representatives about any information contained in this statement and before signing a contract to buy in a unit title development.

Further information on buying, selling or having a unit plan can be obtained from the Tenancy Services website. Unit Title Services also has available various publications on unit title properties that may be of assistance, or you can contact the Ministry of Business, Innovation and Employment on 0800 UNIT TITLES.

Unit Title Property Ownership:

(i) A body corporate comprises all unit owners in a unit title development. Unit titles are a common form of multi-unit ownership and allow owners to own an area of land and/or part of a building and share the common property with other unit owners.

There are various rights and responsibilities that differ from the more traditional house and land ownership structure.

Unit title ownership has a body corporate structure where decisions about the units and the common property need to be made by the owners working as a collective. The main governing legislation for unit title properties is the Unit Titles Act 2010 ("Act") and its Regulations.

Generally, a body corporate may arrange maintenance and upkeep of the building, the building insurance, general amenities, such as rubbish collection and gardening, etc, of common areas as agreed upon by the owners. The funding of a body corporate is by levies that are attached to each unit. Levies are collected for the general upkeep of the building and its amenities, as well as for long-term maintenance of the complex.

The long-term maintenance plan of the complex is required under the Act and its Regulations to be for a minimum period of 10 years. From 8 May 2024, the minimum period for complexes with 10 or more principal units is 30 years.

All complexes have their own particular rules for the management of the complex, known as the body corporate operational rules.

Each year, the body corporate must hold an AGM for decisions to be made about the units and the common areas of the complex. There may be further meetings during the year, depending on the nature of the complex, its structure, or any issues that it may be experiencing. Sometimes an EGM may need to be held if there is a particular reason for holding a meeting outside of an AGM. There may also be committee meetings held throughout the year.

Unit Plan:

(ii) Every unit title development has a unit plan, which shows the location of the principal units

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as well as any accessory units and common property in the development. The depositing of the unit plan with Land Information New Zealand (LINZ) forms the body corporate. The unit plan is a formal record showing the boundaries of the principal units, any accessory units and common property in the development.

Ownership and Utility Interest:

(iii) Every principal unit and every accessory unit must be assigned an ownership interest. Every proposed principal unit and every proposed accessory unit must be assigned a proposed ownership interest.

Ownership Interest:

The ownership interest or proposed ownership interest is fixed by a registered valuer on the basis of the relative value of the unit in relation to each of the other units and shown on documentation required to be lodged with the unit plan (including staged and complete unit plans).

The ownership interest is used to determine a range of matters, including, but not limited to:

- The beneficial interest of the owner of the principal unit in the common property.
- The share of the owner of the principal unit in the value of any buildings, fixtures, and other improvements in relation to leasehold land.
- The voting rights of the owner of the principal unit when a poll is requested under s 99 of the Act.
- The share of the owner of the principal unit in the underlying fee simple in the land on the cancellation of the unit plan.
- The extent of the obligation of the owner of the principal unit in respect of contributions levied by the body corporate under s 121 of the Act in respect of any capital improvement fund.
- The rights of the owner of the principal unit in relation to a distribution of any surplus money of a capital improvement fund under *s* 131 of the Act.
- The extent of the obligation of the owner of the principal unit for payment of ground rental under *s* 87 of the Act.
- The extent of the liability of the owner of the principal unit for payment of ground rental under *s* 87 Unit Titles Act.
- The extent of the liability of the owner of the principal unit for damages and costs under s 142 of the Act.

The proposed ownership interest for a future development unit is the total of all the proposed ownership interests of the proposed principal units and proposed accessory units in the future development unit assigned under s 38 of the Act.

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The proposed ownership interest is used to determine the same range of matters described in s 38(3) of the Act, so far as they apply to an owner of a future development unit.

Subject to ss 41, 67, 69(3), and 177 of the Act no change may be made in the ownership interest of any unit after the unit plan is deposited.

Utility Interest:

Before a unit plan is deposited under ss 17(1), 21(1) or 24(2)(a) of the Act, every principal unit and every accessory unit must be assigned a utility interest.

The utility interest is the same as the ownership interest fixed under s 38(2) unless it is otherwise specified on the deposit of the unit plan or subsequently changed, and is used to calculate how much each owner contributes to the operational costs of the body corporate.

The utility interest is used to determine a range of matters including, but not limited to:

- The extent of the obligation of the owner of the principal unit in respect of the contributions levied by the body corporate under s 121 in respect of the long-term maintenance fund, the optional contingency fund, and the operating account.
- The rights of the owner of the principal unit in relation to a distribution of any surplus money in the long-term maintenance fund, the optional contingency fund, or the operating account, or personal property of the body corporate under s 131.

Body Corporate Operational Rules:

(iv) The Unit Titles Act 2010 and the Unit Titles Regulations 2011 state that a body corporate can prescribe operational rules for the development, which are incidental rights and obligations that apply to the unit owners and body corporate alike. Bodies corporate can amend, add to or revoke these operational rules by ordinary resolution, as long as any amendments are not inconsistent with any provision of the Act. Section 106 of the Act details further restrictions on the scope of amendments or additions to body corporate operational rules.

If a Body Corporate has adopted a bespoke set of operational rules for the development, they will be registered on the supplementary record sheet for the development. If not, then generally the default rules in Schedule 1 of the Regulations will apply.

All unit owners, occupiers and residents (including tenants) must comply with the body corporate operational rules for the complex.

Pre-settlement Disclosure:

(v) The seller must provide their buyer with a Pre-settlement Disclosure Statement no later than the fifth working day before the settlement date. The Pre-settlement Disclosure Statement must contain the following prescribed information and a certificate given by the body corporate certifying that the information in the statement is correct. The body corporate may withhold the certificate if any debt that is due to the body corporate remains unpaid. The

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prescribed information is:

(a) the unit number; and

(b) the body corporate number; and

(c) the amount of the contribution levied by the body corporate under s. 121 of the Act in respect of the unit being sold; and

(d) the period covered by such contribution; and

(e) the manner of payment of the levy; and

(f) the date on or before which payment of the levy is due; and

(g) whether a levy, or part of a levy, due to the body corporate is unpaid and, if so, the amount of the unpaid levy; and

(h) whether legal proceedings have been instituted in relation to any unpaid levy; and

(i) whether any metered charges due to the body corporate are unpaid and, if so, the amount of unpaid metered charges; and

(j) whether any costs relating to repairs to building elements or infrastructure contained in the unit are unpaid and, if so, the amount of unpaid costs; and

(k) the rate at which interest is accruing on any money owing to the body corporate by the seller; and

(l) whether there are any proceedings pending against the body corporate in any court or tribunal; and

(m) whether there are any proceedings:

(i) initiated by the body corporate and pending in any Court or Tribunal; or

(ii) intended to be initiated by the body corporate in any Court or Tribunal.

(n) whether there is any written claim by the body corporate against a third party that is not yet to be resolved.

(o) whether there have been any changes to the body corporate operational rules since the Pre-Contract Disclosure Statement.

There are legal consequences on the seller for failing to provide the Pre-settlement Disclosure Statement in the timeframes required by the Unit Titles Act 2010, including delay of settlement and cancellation of the contract.

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Record of Title:

(vi) A record of title was previously known as a certificate of title for a unit title development. A record of title records the ownership of a unit and contains a legal description of the unit's boundaries. It further records any legal interest registered against the title to the unit, such as a mortgage or an easement.

A copy of the record of title for the unit should come with the unit plan attached and a supplementary record sheet that records the ownership of the common property, and any legal interests against the common property and base land. It also records other information, such as the address for service of the body corporate and the body corporate operational rules. In a unit title development, the common property does not have a record of title.

Land Information Memorandum (LIM):

(vii) A LIM is a report issued by the relevant council at request. The purchaser may request a LIM to obtain certain information, and there are fees associated with the request payable to the relevant council. A LIM provides information that the council holds about the property. This may include:

- rates information;
- information about private and public storm water and sewerage drains;
- what building consents and code compliance certificates have been issued;
- the district plan classification that relates to the land and its buildings;
- any special features of the land the council is aware of, including downhill movement, gradual sinking, rock fall, flooding etc;
- any possible contamination of the land; and
- any other information the council deems relevant/necessary.

Full details of what a local council is obliged to provide in a LIM is contained in s44A of the Local Government Official Information and Meetings Act 1987.

Easements and Covenants:

(xiii) *Easement:*

An easement is a right that is granted over a piece of land in favour of nearby land. The right may not extend as far as giving exclusive possession of the land. There are various forms of easement, and this may include common easements allowing services such as water, sewage, electricity or telephone lines and rights of way that run over defined areas of the land. An easement may apply to a unit title property and/ or to the common areas.

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Covenant:

A title may record a covenant on the property. A covenant is an interest in land according to the Property Law Act 2007 and is registered on the title of a property. The intent of a covenant is to limit or restrict the owner and any future owners as to how they use the land or property. Some covenants may be private agreements between parties; others may be imposed by the council. Developers may use private covenants to control how future owners both develop and maintain the land, particularly for residential developments that are being marketed with certain characteristics.

Further information about matters set out above can be obtained from:

Unit title property ownership	Ministry of Business, Innovation and Employment www.unittitles.govt.nz 0800 UNIT TITLES (0800 864 884)
Unit plan Ownership and utility interests Record of Title Easements and covenants	Land Information New Zealand www.linz.govt.nz 0800 ONLINE (0800 665 463)
Body corporate operational rules Pre-settlement disclosure statement	The body corporate of the unit title development
Land Information Memorandum	Your local council

Signed: 肖艳芬 Date: 2026.11.04

By the seller or their authorised person

PROVIDED BY BODY CORPORATE ADMINISTRATION LIMITED

Disclosure:

This pre-contract disclosure statement has been prepared by Body Corporate Administration Limited ("BCA") on behalf of the vendor pursuant to s 146 of the Unit Titles Act 2010. While BCA endeavours to ensure that all information in this statement is accurate, BCA makes no claims, promises, or guarantees about the accuracy, completeness, or adequacy of the information contained in this statement. BCA expressly disclaims all liability for any loss arising from reliance on any information contained in this statement.

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Body Corporate Administration Limited > Body Corporate Manager under Unit Titles Act 2010
Member of Strata Community Association (NZ) Ltd

Yanfen Xiao

BODY CORPORATE: 322189
PROPERTY ADDRESS: 3 Keystone Avenue, Mt Roskill
Our Client: Yanfen Xiao
S146 - BC:322189, Unit:KYS0032M, Debtor:Yanfen Xiao

Invoice Date:	02/11/2026
GST Invoice No.:	INV967356
BC:	322189
Unit Number:	KYS0032M

Description	Amount
Our fees for issuing S146 Pre Contract Disclosure Statement (GST Inclusive)	$335.00

PAID 04/11/2026

Sub Total:	$335.00
GST:	0.00
Total:	$335.00

BODY CORPORATE ADMINISTRATION

Please detach and return with your payment

GST Invoice NO: INV967356

S146 fees: $335.00

Total Amount: $335.00

Please make payment at the bank to Body Corporate Administration Ltd or by Direct Crediting to our Account :: 12-3109-0170031-000 prior to 03/11/2026

Particular	Code	Reference
322189	KYS0032M	INV967356

322189 - 3 Keystone Avenue, Mt Roskill

3 Keystone Avenue, Mt Roskill

Statement No.: STMT1822560

Date: 04/11/2027

Yanfen Xiao

16 Jolyn Place
Cockle Bay
Auckland 2014

ACCOUNT STATEMENT FOR UNIT KYS0032M From 01/12/2024 To 04/11/2027

Date	*Due*	*Detail*	*Debit*	*Credit*	*Balance*
		Opening Balance	0.00	0.00	0.00
18/12/2024	20/01/2025	INV709851 - Instalment Levy 1/2 (Period 01/07/2024 - 31/12/2024)	1,933.62	0.00	1933.62
23/12/2024	23/12/2024	CRT19235 - Reversal of Annual Levy w/ Incorrect Budget INV709851	(1,933.62)	0.00	0.00
23/12/2024	20/01/2025	INV710304 - Revised Instalment Levy 1/2 (Period 01/07/2024 - 31/12/2024)	2,483.42	0.00	2483.42
12/01/2025	12/01/2025	RCPT566895 - KYS0032M 10-01-25 Y XIAO	0.00	2,483.42	0.00
22/05/2025	20/07/2025	INV710358 - Instalment Levy 2/2 (Period 01/01/2025 - 01/07/2025)	2,483.42	0.00	2483.42
03/06/2025	03/06/2025	RCPT593184 - KYS0032M 03-06-25 Y XIAO	0.00	2,483.42	0.00
14/11/2025	21/11/2025	INV835188 - Instalment Levy 1/4 (Period 01/07/2025 - 30/09/2025)	1,300.48	0.00	1300.48
14/11/2025	01/12/2025	INV835242 - Instalment Levy 2/4 (Period 01/10/2025 - 31/12/2025)	1,300.48	0.00	2600.96
17/11/2025	17/11/2025	CRT21277 - Reversal of 1st Instalment levy - changes in levy period	(1,300.48)	0.00	1300.48
17/11/2025	17/11/2025	CRT21331 - Reversal of 2nd Instalment levy - changes in levy period	(1,300.48)	0.00	0.00
17/11/2025	21/11/2025	INV836483 - Revised Instalment Levy 1/4 (Period 01/09/2025 - 30/11/2025)	1,300.48	0.00	1300.48
17/11/2025	08/12/2025	INV836537 - Revised Instalment Levy 2/4 (Period 01/12/2025 - 28/02/2026)	1,300.48	0.00	2600.96
19/11/2025	19/11/2025	RCPT625274 - 322189 yanfen xiao KYS0032M	0.00	2,600.96	0.00

Date	Due	Detail	Debit	Credit	Balance
09/01/2026	01/03/2026	INV836591 - Instalment Levy 3/4 (Period 01/03/2026 - 31/05/2026)	1,300.48	0.00	1300.48
22/01/2026	22/01/2026	RCPT637720 - Y XIAO	0.00	1,300.48	0.00
26/03/2026	02/04/2026	INV872922 - Oncharge for normal hours call out on Tuesday 24th of February as per 291732 from Fire Control Services Limited	396.46	0.00	396.46
31/03/2026	31/03/2026	RCPT651312 - Y XIAO	0.00	396.46	0.00
01/05/2026	01/06/2026	INV836645 - Instalment Levy 4/4 (Period 01/06/2026 - 01/09/2026)	1,300.48	0.00	1300.48
29/05/2026	29/05/2026	RCPT666024 - 322189 yanfen xiao KYS0032M	0.00	1,300.48	0.00
16/09/2026	20/10/2026	INV951169 - Instalment Levy 1/4 (Period 01/09/2026 - 30/11/2026) Based on the last year's budget	1,300.48	0.00	1300.48
17/09/2026	17/09/2026	RCPT690871 - KYS0032M 17/09/2026 Y XIAO	0.00	1,300.48	0.00

Total Payable: 0.00

Interest 10% per annum will be charged on amount outstanding

Please deposit into the following account and quote your unit number as a reference

Bank: ASB

Branch:

Swift Code:

Account Name: BC 322189 - Operational A/C

Account No.: 12-3109-0141900-37