

For a limited time, if you purchase an apartment in the Flour Mill of Summer Hill Development (**Apartment**) we will subsidise the interest on your mortgage for six months (**Offer**):

The following terms and conditions apply:

- 1 The Offer applies to purchasers who do not require FIRB approval and is open to investor purchasers who do not meet the 'residence requirement' as defined in Section 49A(1B) of the *Duties Act 1997* (NSW) (**You**).
- 2 To obtain the benefit of the Offer, You must:
 - (a) enter into a valid contract for sale of an Apartment (**Contract**);
 - (b) pay the full deposit of 10% of the purchase price on exchange of the Contract (**Deposit**); and
 - (c) the Contract must be completed by the due date for completion prescribed by your Contract.
- 3 The Offer will be provided by way of a settlement adjustment in Your favour and the amount to be provided to You (**Amount**) is strictly calculated as follows:
$$(A - B) \times 0.0225$$

where: A is the purchase price on the Contract
 B is the Deposit under the Contract

This is a genuine pre-estimate of interest on a mortgage for the property for six months at 4.5% per annum, irrespective of the actual amount of interest that You pay.
- 4 The Amount will be paid by way of a reduction of the balance purchase price payable on completion.
- 5 By obtaining the benefit of this Offer, You acknowledge that:
 - (a) We reserve our right to:
 - (i) cancel or extend the Offer at any time; and
 - (ii) withdraw an Apartment from this Offer at any time.
 - (b) this Offer is not an offer of finance. We take no responsibility and are not liable for the repayment of Your mortgage, stamp duty, strata levies, council or water rates or other tax liabilities or government charges;
 - (c) All other terms and conditions of the Contract apply. To the extent of any inconsistency between these terms and conditions and the Contract, the Contract will prevail; and
 - (d) The final purchase price is specific to each Apartment and may differ from that advertised.