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PROPERTY SERVICES GUIDE

This guide will provide you with information regarding Quartile Property Network and any advice given by our property consultants. Should you require further information, please call us on 02 9499 4999 or visit our website at www.quartile.com.au

Quartile Property Network
Level 2, 802 Pacific Hwy Gordon NSW 2072
tel: (02) 9499 4999 fax: (02) 9499 4222
email: info@quartile.com.au web: www.quartile.com.au

A Division of Quartile Marketing Pty Limited. Incorporated in New South Wales.
ABN 93 054 364 500

What is Quartile Property Network?

Quartile Marketing Pty Limited trading as Quartile Property Network ("Quartile") is a licensed real estate corporation under the Property Stock and Business Agents Act 2002 – Corporation Licence 806551.

This licence allows us to sell and manage property and receive fees and commission payments for the sale and management of property.

Quartile undertakes market research to locate superior property investment opportunities.

Our licence details and those of our employees can be viewed on The Office of Fair Trading website

<http://www.propertyservicesregister.fairtrading.nsw.gov.au/psr/LegalEntity/view.do?legalEntityNr=806551>

What advice is available to me?

We only provide information on property investment products that are included on our approved property list. If you need advice about a wider range of investments then we recommend you consult a licensed financial adviser who is a member of a recognised planning organisation or, if you need advice on taxation a qualified taxation agent or accountant. We cannot give advice (general or specific) on securities and investments such as shares, debentures and government bonds.

Who will be the person I will deal with at Quartile?

Your contact will usually be the person who sent you this guide. However, there are other experienced people within our organisation who can assist you with any queries or questions you may have in relation to property investment. Should you require other assistance please contact managing director, Brett Johnson or general manager Kaye Traylen.

Will you take into account my financial circumstances?

No. We only provide general advice on property investment and our approved properties. We cannot give you advice on whether your financial circumstances are such that an investment in one of our property investment products is suitable for you. We can, however, calculate your borrowing capacity in respect to a particular property. If you need advice in relation to your financial circumstances, then we recommend you consult a qualified and licensed financial adviser who is a member of a professional organisation such as the Financial Planning Association.

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Are there specific risks attached to Property Investment?

All investment products carry a degree of risk. Property investment should be viewed as a medium to long term investment of a minimum of at least seven years. Property markets are cyclical and may experience periods of strong growth, modest growth, no growth or negative growth dependant upon the stage of the property cycle at any given time.

As property markets generally are subject to supply & demand factors, as well as other economic variables, it is possible for one market to be in a different phase of the property cycle to another. Rental yields are also cyclical.

The return on residential investment property can be affected short term by vacancy (period of time where rental income ceases until a new tenant is secured for the property), an increase in the interest rate on borrowings (a fixed rate term can minimise the risk of this affecting cash flow on the property investment).

A delinquent tenant or a loss of personal income can also affect the return on residential investment property. Landlord's Protection Insurance and Income Protection Insurance can minimise the effect of such events and you should seek advice from a licensed insurance broker in this regard.

What information do you maintain in my file and can I examine my file?

We maintain a database which includes your contact details and other information relating to contacts we have with you. If you purchase investment property from us, then we will record additional information relevant to the investment. All information is regarded as confidential. You can examine your files on request.

What fees do Quartile receive?

The fees and commissions paid to Quartile vary for each property. No fee or commission whatsoever is payable by a purchaser client of Quartile. Quartile, as a licensed real estate agent, will receive a fee and commission from the vendor of property purchased by a Quartile client.

Warning: Any FINANCIAL OR INVESTMENT ADVICE provided by Quartile Property Network is of a general nature only whose preparation does not take into account the individual circumstances, objectives, financial situation or needs of the person. You are advised to consult with your own independent financial and/or investment adviser.

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