

Village Comparison Document

Retirement Villages Act 1999 (Section 74)

This form is effective from 1 February 2019

ABN: 86 504 771 740



Name of village: Peninsula Park Retirement Estate (C.T.S 20578)

Important information for the prospective resident

- The Village Comparison Document gives general information about the retirement village accommodation, facilities and services, including the general costs of moving into, living in and leaving the retirement village. This makes it easier for you to compare retirement villages.
- The *Retirement Villages Act 1999* requires a retirement village scheme operator to:
 - provide a copy of the Village Comparison Document to a prospective resident of the retirement village within seven days of receiving a request.
 - include a copy of the Village Comparison Document with any promotional material given to a person, other than through a general distribution (e.g. mail-out).
 - publish the Village Comparison Document on the village's website so that the document, or a link to it appears prominently on each page of the website that contains, or has a link to, marketing material for the village.
- You can access a copy of this Village Comparison Document on the village website at <http://www.penparkestate.com.au>
- All amounts in this document are GST-inclusive, unless stated otherwise where that is permitted by law.

Notice for prospective residents

Before you decide whether to live in a retirement village, you should:

- Seek independent legal advice about the retirement village contract – there are different types of contracts, and they can be complex.

- Find out the financial commitments involved – in particular, you should understand and consider ingoing costs, ongoing fees and charges (which can increase) and how much it will cost you when you leave the village permanently.
- Consider any impacts to any pensions, rate subsidies and rebates you currently receive.
- Consider what questions to ask the village manager before signing a contract.
- Consider whether retirement village living provides the lifestyle that is right for you. Moving into a retirement village is very different to moving into a new house. It involves buying into a village with communal facilities where usually some of the costs of this lifestyle are deferred until you leave the village. These deferred costs when you leave your unit may be significant.
- Seek further information and advice to help with making a decision that is right for you. Some useful contacts are listed at the end of this document, including:
 - Queensland Retirement Village and Park Advice Service (QRVPAS) which provides free information and legal assistance for residents and prospective residents of retirement village. See www.caxton.org.au or phone 07 3214 6333.
 - The Queensland Law Society which can provide a list of lawyers who practice retirement village law. See www.qls.com.au or phone: 1300 367 757.

More information

- If you decide to move into a retirement village, the operator will provide you with a Prospective Costs Document for your selected unit, a residence contract and other legal documents.
- By law, you must have a copy of the Village Comparison Document, the Prospective Costs Document, the Village By-Laws, your REIQ Contract and all attachments to your REIQ Contract for at least 21 days before you and the Scheme Operator enter into the Residence Contract. This is to give you time to read these documents carefully and seek professional advice about your legal and financial interests. You have the right to waive the 21-day period if you get legal advice from a Queensland lawyer about your contract.

The information in this Village Comparison Document is correct as at 24/04/2025 and applies to prospective residents.

Some of the information in this document may not apply to existing residence contracts.

Part 1 – Operator and management details

1.1 Retirement village location	Retirement Village Name: Peninsula Park Retirement Estate..... Street Address: ...2 Wattle Road..... Suburb: ...Rothwell..... State: QLD...Post Code: ...4022
1.2 Owner of the land on which the retirement village scheme is located.	Name of landowner: ...The Respective Registered Owners of each Lot Australian Company Number (ACN) ...N/A..... Address Suburb StatePost Code
1.3 Village operator	Name of entity that operates the retirement village (Scheme Operator) Pen Park Ltd Australian Company Number (ACN): ...102 422 122.....

	Address:2 Wattle Road..... SuburbRothwell..... State: QLD...Post Code: ...4022 Date entity became operator: 7 th of October 2002
1.4 Village management and onsite availability	Name of village Management entity and contact details: ...Peninsula Park Retirement Estate Body Corporate..... Australian Company Number (ACN): ...749 558 694..... Phone: ... (07) 3067 2315.....Email: ...admin@penparkestate.com.au.... An onsite manager (or representative) is available to residents: ☐ Full time ☐ Part time ☒ By appointment only ☐ None available ☐ Other On-site availability includes: Weekdays ...By Appointment, through the Office Administrator.... Weekends ...By Appointment, direct with a Committee Executive
1.5 Approved closure plan or transition plan for the retirement village	Is there an approved transition plan for the village? ☐ Yes ☒ No Is there an approved closure plan for the village? ☐ Yes ☒ No
Part 2 – Age limits	
2.1 What age limits apply to residents in this village?	Single residents must be at least 50 years of age. For joint residents, one person must be at least 50 years of age. Upon death or incapacity of an eligible resident, if the remaining person is not at least 50 years old, he/she must sell the villa as they do not meet the age requirement.
ACCOMMODATION, FACILITIES AND SERVICES	
Part 3 – Accommodation units: Nature of ownership or tenure	
3.1 Resident ownership or tenure of the units in the village is:	☒ Freehold (owner resident) ☐ Lease (non-owner resident) ☐ Licence (non-owner resident) ☐ Share in the company title entity (non-owner resident) ☐ Unit in a unit trust (non-owner resident) ☐ Rental (non-owner resident) ☐ Other
Accommodation types	

3.2 Number of units by accommodation type and tenure		There are ...116... units in the village, comprising ...112...single story units; ...4... units in multi-story building with ...2... levels		
Accommodation unit	Freehold	Leasehold	Licence	Other [name]
Independent living units	116	0	N/A	
- Two bedrooms	84	0	N/A	
- Three bedrooms	32	0	N/A	
Total number of units	116	0	N/A	

Access and design

3.3 What disability access and design features do the units and the village contain?

- ☐ Level access from the street into and between all areas of the unit (i.e. no external or internal steps or stairs) in ☐ all ☒ some units.
- ☒ Alternatively, a ramp, elevator or lift allows entry into ☐ all ☒ some units.
- ☒ Step-free (hobless) shower in ☐ all ☒ some units.
- ☒ Width of doorways allow for wheelchair access in ☐ all ☒ some units.
- ☒ Toilet is accessible in a wheelchair in ☐ all ☒ some units.
- ☒ Other key features in the units or village that cater for people with disability or assist residents to age in place.
-Internal handrails in some units.....

Part 4 – Parking for residents and visitors

4.1 What car parking in the village is available for residents?

- ☒ All units with own garage or carport attached or adjacent to the unit.
- ☒ General (short-term) car parking for residents in the village.
- ☒ Other parking, e.g. Caravan, Boat, Motor Home, and/or Trailer, must be approved in advance by the Body Corporate Committee.
- ☒ 0... units with no car parking for residents.
- ☐ Long-term or regular external car parking for residents in the village.
- Note: Restrictions on parking are detailed in the PPRE Body Corporate By-Laws; a copy can be provided upon request.

4.2 Is parking in the village available for visitors?

If yes, parking restrictions include

- ☒ Yes ☐ No
- No visitor vehicle is to remain parked continuously on common property for more than 48 hours. Visitors must park their car in designated Visitor Parking areas. No swipe cards or codes required.

Part 5 – Planning and development

5.1 Is the construction or development of the village complete?

- Year village construction started ...1993.....
- ☒ Fully developed / completed.
- ☐ Partially developed / completed.

5.2 Construction, development applications and development approvals	No current construction, development, or redevelopment applications or approvals pending.
5.3 Redevelopment plan under the Retirement Villages Act 1999	Is there an approved redevelopment plan for the village under the <i>Retirement Villages Act</i>? ☐ Yes ☒ No Note: see notice at the end of the document regarding inspection of the development approval documents.

Part 6 – Facilities on-site at the village

6.1 The following facilities are currently available to residents:	☒ Activities or games room ☒ Arts and crafts room ☒ Auditorium ☒ BBQ area outdoors ☒ Billiards room/table ☒ Bowling green [indoor & outdoor] ☐ Business centre (e.g. computers, printers, internet access) ☐ Chapel / prayer room ☐ Communal laundries ☒ Community room or centre ☒ Dining room ☒ Gardens ☐ Gym ☒ Hairdressing ☒ Library	☐ Medical consultation room ☐ Restaurant ☐ Shop ☒ Swimming pool [outdoor / not heated] ☒ Separate lounge in the community centre ☐ Spa [indoor / outdoor] [heated / not heated] ☒ Storage area for boats / caravans ☐ Tennis court [full/half] ☐ Village bus or transport ☐ Workshop ☒ Other: Admin Office, Gazebo, Croquet Lawn, Putting Green, Dart Boards, Hall Kitchen & Bar.
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Details about any facility that is not funded from the General Services Charge paid by residents or if there are any restrictions on access or sharing of facilities (e.g. with an aged care facility).

These facilities are owned / funded by the Body Corporate and not the Scheme Operator via the General Service Charges. Restrictions are documented in the Body Corporate By-Laws.

6.2 Does the village have an onsite, attached, adjacent or co-located residential aged care facility?	☐ Yes ☒ No
Part 7 – Services	
7.1 What services are provided to all village residents (funded from the General Services Charge fund paid by residents)?	Services provided by the Scheme Operator to all village residents and funded from the General Services Charge Fund by residents, are the maintenance of the Security Camera Monitoring System and the administration of Villa sales, including Liaison, Residence Contracts, Caveats, Deeds, and conducting New Resident Interviews.
7.2 Are optional personal services provided or made available to residents on a user-pays basis?	☒ Yes ☐ No Hairdressing - User pays service.
7.3 Does the retirement village operator provide government funded home care services under the Aged Care Act 1997 (Cwth)?	☐ Yes, the operator is an Approved Provider of home care under the <i>Aged Care Act 1997</i> (Registered Accredited Care Supplier – RACS ID number) ☐ Yes, home care is provided in association with an Approved Provider ☒ No, the operator does not provide home care services; residents can arrange their own home care services
<i>Note: Some residents may be eligible to receive a Home Care Package, or a Commonwealth Home Support Program subsidised by the Commonwealth Government if assessed as eligible by an aged care assessment team (ACAT) under the Aged Care Act 1997 (Cwth). These home care services are not covered by the Retirement Villages Act 1999 (Qld).</i> Note: This is an Over 50s, Independent Living, Retirement Lifestyle Village; buyers cannot purchase if they are not capable of Independent Living and residents who are unable to live independently must move to more appropriate facilities.	
Part 8 – Security and emergency systems	
8.1 Does the village have a security system? If yes: • The security system details are: the security system is monitored:	☒ Yes ☐ No 24/7 electronic camera monitoring system to key areas of the village, including: village entrance, entry & exit plates, main thoroughfares, recreation building, pool, caravan/boat storage area, and office. Footage can be reviewed as needed by management. When the Office Administrator is working in the office.
8.2 Does the village have an emergency help system?	☐ Yes - all residents ☐ Optional ☒ No Independent Living - No emergency help system available.

8.3 Does the village have equipment that provides for the safety or medical emergencies of residents? If yes, list or provide details, e.g. first aid kit, defibrillator.	☒ Yes ☐ No First Aid kit, defibrillator (AED), & flotation devices in the swimming pool area.
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COSTS AND FINANCIAL MANAGEMENT

Part 9 – Ingoing contribution - entry costs to live in the village

An ingoing contribution is the amount a prospective resident must pay under a residence contract to secure the right to reside in the retirement village. The ingoing contribution is also referred to as the sale price or purchase price. It does not include ongoing charges such as rent or other recurring fees.

9.1 What is the estimated ingoing contribution (sale price) range for all types of units in the village.	Accommodation Unit	Range of ingoing contribution
	Independent living units	
	- Two bedrooms	\$...645,000.00... to \$...765,000.00...
	- Three bedrooms	\$...675,000.00... to \$...780,000.00...
	Full range of ingoing contributions for all unit types	\$...645,000.00... to \$...780,000.00...

9.2 Are there different financial options available for paying the ingoing contribution and exit fee or other fees and charges under a residence contract?	☐ Yes ☒ No Please note: The villas are all freehold title, including each villa's land. The free market sets the purchase price, not the Scheme Operator. Residents own their villas and jointly own the common property of the village. There is a one-off incoming contribution of \$1,500.00 payable by the Buyer upon settlement; however, there are no other fees under the Residence Contract. When selling, an administration and management fee of \$500.00 is charged by the Scheme Operator to the Seller upon the settlement of the villa sale.
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9.3 What other entry costs do residents need to pay?	☒ Transfer or stamp duty. ☒ Costs related to your Residence Contract. ☒ Costs related to any other contract, e.g. REIQ Contract. ☐ Advance payment of General Services Charge ☒ Other costs: The contract price is to be adjusted for rates, insurance, and body corporate fees. The Scheme Operator is paid a \$500.00 admin fee by the Seller. ☒ Other costs: The Scheme Operator is paid a one-off \$1,500.00 Administration Fee by the Buyer.
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Part 10 – Ongoing Costs - costs while living in the retirement village

General Services Charge: Residents pay this charge for the general services supplied or made available to residents in the village, which may include management and administration, gardening and general maintenance and other services or facilities for recreation and entertainment described at 7.1.

Maintenance Reserve Fund contribution: Residents pay this charge for maintaining and repairing (but not replacing) the village's capital items e.g. communal facilities, swimming pool, bowling green, etc. This fund does not cover maintaining or repairing items in your unit / lot.

The budgets for the General Services Charges Fund and the Maintenance Reserve Fund are set each financial year and these amounts can increase each year. The amount to be held in the Maintenance Reserve Fund is determined by the Body Corporate Committee using a quantity surveyor's report.

Note: The following ongoing costs are all stated as weekly amounts to help you compare the costs of different villages. However, the billing period for these amounts may not be weekly.

10.1 Current weekly rates of General Services Charge and Maintenance Reserve Fund contribution

Type of Unit	General Services Charge (weekly)	Maintenance Reserve Fund contribution (weekly)
Independent Living Units		
- Two bedrooms	\$	\$
- Three bedrooms	\$	\$
All units pay a flat rate	\$ 0.92307	\$ included in General Services

Last three years of General Services Charge and Maintenance Reserve Fund contribution

Financial year	General Services Charge (range) (weekly)	Overall % change from previous year	Maintenance Reserve Fund contribution (range) (weekly)	Overall % change from previous year (+ or -)
2024	\$0.4615 ... to \$.....	0....%	\$...0...to \$.....	0....%
2025	\$0.4615..... to \$.....	0....%	\$...0...to \$.....	...0.....%
2026	\$0.92307	100%	\$0...to \$	100%

Units within a community title scheme only

Body Corporate fees and contributions are payable by residents in units that are within a community title scheme only. Where the resident owns the freehold unit, the body corporate fees are payable by the resident to the body corporate. For leasehold units, the body corporate fees may be passed on under the terms of the lease with the operator.

Current weekly rates of Body Corporate fees and sinking fund

Type of Unit	Body Corporate Administrative Fund fee (weekly)	Body Corporate Sinking Fund contribution (weekly)
- Two bedrooms	\$ 61.14	\$ 25.85
- Three bedrooms	\$ 61.14	\$ 25.85

Last three years of Body Corporate Administrative Fund Fee and Sinking Fund contribution

Financial year	Body Corporate Administrative Fund fee (weekly)	Overall % change from previous year (+ or -)	Sinking Fund contribution (range) (weekly)	Overall % change from previous year (+ or -)
2023	\$ 43.47...to \$.....	...0....%	\$ 21.83 to \$.....	..+0..%
2024	\$ 39.71...to \$.....	9.04....%	\$ 25.53 to \$.....	...0.15.%
2025	\$60.23 to \$	+41.06%	\$23.69 to \$.....	-\$7.21%

10.2 What costs relating to the units are <u>not</u> covered by the General Services Charge? (Residents will need to pay these costs separately.)	☒ Contents insurance ☒ Home insurance (freehold units only) ☒ Electricity ☒ Gas	☒ Water ☒ Telephone ☒ Internet ☒ Pay TV ☐ Other
10.3 What other ongoing or occasional costs for repair, maintenance, and replacement of items in, on or attached to the units are residents responsible for and pay for while residing in the unit?	☒ Unit fixtures ☒ Unit fittings ☒ Unit appliances ☐ None Additional information: As the units are sold as freehold title, the registered owners of each villa must pay ongoing costs of maintenance and repairs to their property.	
10.4 Does the operator offer a maintenance service or help residents arrange repairs and maintenance for their unit?	☐ Yes ☒ No A list of tradespeople who have earned a good reputation by their work in the village (registered, licensed, reliable, charge fairly, guarantee their work) is kept in the village Admin Office and is distributed annually to all residents. The fact that villas are freehold and that the village only caters for Independent Living means that the Scheme Operator and the Body Corporate do nothing more than this.	

Part 11 – Exit fees – when you leave the village

A resident may have to pay an exit fee to the operator when they leave their unit or when the right to reside in their unit is sold. This is also referred to as a 'deferred management fee' (DMF).

11.1 Do residents pay an exit fee when they permanently leave their unit?	☐ Yes – all residents pay an exit fee calculated using the same formula. ☐ Yes – all new residents pay an exit fee, but the way this is worked out may vary depending on each resident's residence contract. ☒ No exit fees
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Part 15 – Financial management of the village

15.1 What is the financial status for the funds that the operator is required to maintain under the *Retirement Villages Act 1999*?

General Services Charges Fund for the last 3 years

Financial Year	Deficit/Surplus	Balance	Change from previous year
2023	Surplus	\$24,379.74	-2.96%
2024	Surplus	\$21,956.65	- 10.23%
2025	Surplus	\$18,104	-19.20%

Balance of General Services Charges Fund for last financial year <i>OR</i> last quarter if no full financial year available.	\$ 18104
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Balance of Maintenance Reserve Fund for last financial year <i>OR</i> last quarter if no full financial year available.	\$...12.50.....
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Balance of Capital Replacement Fund for the last financial year <i>OR</i> last quarter if no full financial year available.	\$....12.50.....
Percentage of a resident ingoing contribution applied to the Capital Replacement Fund.	... 0.0%

Part 15– Financial management of the Body Corporate

Note: All freehold community title scheme residents who own their unit are members of the body corporate.

15.2 What is the financial status of the Body Corporate funds in a freehold village?

Administrative fund for the last 3 years

Financial Year	Deficit/Surplus	Balance	Change from previous year
2023	Surplus	\$ 58,204.00	-27%
2024	Surplus	\$ 1,227.94	191.59%
2025	Surplus	\$112,589	195.68%

Balance of the Sinking Fund to cover spending of a capital or non-recurrent nature for the last financial year <i>OR</i> last quarter if no full financial year available.	\$646,373
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Part 16 – Insurance

The village operator (or Body Corporate) must take out general insurance, to full replacement value, for the retirement village, including for:

- communal facilities; and
- the accommodation units, other than accommodation units owned by residents.

Residents contribute towards the cost of this insurance as part of the Body Corporate Fees.

16.1 Is the resident responsible for arranging any insurance cover?	☒ Yes ☐ No If yes, the resident is responsible for these insurance policies: The resident is responsible for their own lot's building and contents and / or replacement value insurance.
Part 17 – Living in the village	
<i>Trial or settling-in period in the village</i>	
17.1 Does the village offer prospective residents a trial period or a settling in period in the village?	☐ Yes ☒ No Each villa/lot is owned on freehold title. If a resident is not satisfied with life in the village, they are free to put their villa on the market.
Pets	
17.2 Are residents allowed to keep pets?	☒ Yes ☐ No Subject to written approval by the Body Corporate, a resident may keep 1 domesticated animal (dog or cat) provided it is not large or noisy or likely to interfere with the peace and harmony of other residents. Animals must be kept in a fenced area or on a leash, and it is not allowed to enter a recreation building or the pool area; the animal also must be neutered. Refer to PPRE Body Corp By-Laws.
Visitors	
17.3 Are there restrictions on visitors staying with residents or visiting?	☒ Yes ☐ No Residents must report that they have visitor/s staying in their villa (for 48 hours or more) to the Office Administrator or the Body Corporate Committee. Residents must accompany their visitors while they are on the estate and are responsible for their behaviour towards other residents. Refer to Body Corp By-Laws.
Village by-laws and village rules	
17.4 Does the village have village bylaws?	☒ Yes ☐ No
17.5 Does the operator have other rules for the village?	☒ Yes ☐ No Other rules are contained in the Unitholders Deed, which a prospective resident may view before purchasing, and which must be signed and witnessed at the point of completing the purchase of a villa.
Resident input	
17.6 Does the village have a residents committee established under the <i>Retirement Villages Act 1999</i>?	☒ Yes ☐ No As it is a freehold village, the Body Corporate Committee communicates with the Scheme Operator, which also consists of Resident volunteers.

Part 18 – Accreditation

18.1 Is the village voluntarily accredited through an industry-based accreditation scheme?

- ☒ No, the village is not accredited.
☐ Yes, the village is voluntarily accredited through:

Note: Retirement village accreditation schemes are industry-based schemes. The Retirement Villages Act 1999 does not establish an accreditation scheme or standards for retirement villages.

Part 19 – Waiting list

19.1 Does the village maintain a waiting list for entry?

- ☐ Yes ☒ No

Access to documents

The following operational documents are held by the retirement village Scheme Operator and a prospective resident or resident may make a written request to the operator to inspect or take a copy of these documents free of charge. The operator must comply with the request by the date stated by the prospective resident or resident (which must be at least seven days after the request is given).

- ☒ Certificate of registration for the retirement village scheme.
- ☒ Certificate of title or current title search for the retirement village land.
- ☒ Village site plan.
- ☒ Plans showing the location, floor plan or dimensions of accommodation units in the village.
- ☐ Plans of any units or facilities under construction.
- ☐ Development or planning approvals for any further development of the village.
- ☐ An approved redevelopment plan for the village under the *Retirement Villages Act*.
- ☐ An approved transition plan for the village.
- ☐ An approved closure plan for the village.
- ☒ The annual financial statements and report presented to the previous annual meeting of the retirement village.
- ☒ Statements of the balance of the capital replacement fund, or maintenance reserve fund or general services charges fund (or income and expenditure for general services) at the end of the previous three financial years of the retirement village.
- ☒ Statements of the balance of any Body Corporate administrative fund or sinking fund at the end of the previous three years of the retirement village.
- ☒ Examples of contracts that residents may have to enter into.
- ☒ Village dispute resolution process.
- ☒ Village by-laws.
- ☒ Village insurance policies and certificates of currency.
- ☐ A current public information document (PID) continued in effect under section 237I of the Act (this applies to existing residence contracts).

An example request form containing all the necessary information you must include in your request is available on the Department of Communities, Housing and Digital Economy website.

Further Information

If you would like more information, contact the Department of Communities, Housing and Digital Economy on 13 QGOV (13 74 68) or visit our website at www.chde.qld.gov.au

General Information

General information and fact sheets on retirement villages: www.qld.gov.au/retirementvillages

For more information on retirement villages and other seniors living options:

www.qld.gov.au/seniorsliving

Regulatory Services, Department of Communities, Housing and Digital Economy

Regulatory Services administers the *Retirement Villages Act 1999*. This includes investigating complaints and alleged breaches of the Act.

Department of Communities, Housing and Digital Economy

GPO Box 690, Brisbane, QLD 4001

Phone: 07 3013 2666

Email: regulatoryservices@chde.qld.gov.au

Website: www.chde.qld.gov.au/regulatoryservices

Queensland Retirement Village and Park Advice Service (QRVPAS)

Specialist service providing free information and legal assistance for residents and prospective residents of retirement villages and manufactured home parks in Queensland.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: caxton@caxton.org.au

Website: caxton.org.au

Department of Human Services (Australian Government)

Information on planning for retirement and how moving into a retirement village can affect your pension

Phone: 132 300

Website: www.humanservices.gov.au/individuals/subjects/age-pension-and-planning-your-retirement

Seniors Legal and Support Service

These centres provide free legal and support services for seniors concerned about elder abuse, mistreatment, or financial exploitation.

Caxton Legal Centre Inc.

1 Manning Street, South Brisbane, QLD 4101

Phone: 07 3214 6333

Email: caxton@caxton.org.au

Website: caxton.org.au

Queensland Law Society

Find a solicitor

Law Society House

179 Ann Street, Brisbane, QLD 4000

Phone: 1300 367 757

Email: info@qls.com.au

Website: www.qls.com.au

Queensland Civil and Administrative Tribunal (QCAT)

This independent decision-making body helps resolve disputes and reviews administrative decisions.

GPO Box 1639, Brisbane, QLD 4001

Phone: 1300 753 228

Email: enquiries@qcat.qld.gov.au

Website: www.qcat.qld.gov.au

Department of Justice and Attorney-General

Dispute Resolution Centres provide a free, confidential and impartial mediation service to the community.

Phone: 07 3006 2518

Toll free: 1800 017 288

Website: www.justice.qld.gov.au

Livable Housing Australia (LHA)

The Livable Housing Guidelines and standards have been developed by industry and the community to provide assurance that a home is easier to access, navigate and live in, as well as more cost effective to adapt when life's circumstances change.

Website: www.livablehousingaustralia.org.au/

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