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CADRO provides general educational information and downloadable organisational tools for property buyers, owners and renovators. Our products may include checklists, templates, spreadsheets, calculators, planners and other digital resources.

CADRO does not provide legal, financial, taxation, accounting, conveyancing, property valuation, investment, town-planning, surveying, engineering, architectural, building, construction, pest inspection, environmental, insurance or other professional advice.

The information and tools supplied by CADRO are general in nature and are not prepared for any particular person, property, transaction, project or location.

General Information Only — Not Professional Advice CADRO products are provided for general educational and organisational purposes only.

They are intended to help users organise information, identify questions and plan matters they may wish to investigate.

They are not a substitute for advice from an appropriately qualified professional.

Before purchasing property, entering a contract, commencing building or renovation work, relying on an estimated cost, or making a financial decision, users should obtain advice relevant to their individual circumstances from appropriately qualified professionals.

Appropriately qualified professionals may include a:

Solicitor

Conveyancer

Accountant

Tax adviser

Financial adviser

Mortgage broker

Town planner

Surveyor

Engineer

Architect

Building designer

Builder

Building inspector

Pest inspector

Quantity surveyor

Property valuer

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Insurance broker

Relevant council or government authority

No Property-Specific Assessment Unless expressly stated otherwise, CADRO does not independently inspect, investigate,

verify or assess any particular property.

CADRO does not confirm:

Ownership or title details

Easements or covenants

Planning or zoning controls

Development potential

Building approvals

Structural condition

Pest condition

Flood, bushfire or environmental risks

Boundaries

Services

Property value

Renovation feasibility

Project cost

Insurance availability

Finance eligibility

Legal compliance

Information Entered by Users Calculators, spreadsheets and templates may produce outputs based on information entered by

the user.

CADRO does not independently verify user-entered information.

Incorrect, incomplete, outdated or estimated information entered by a user may produce an

incorrect or unsuitable result.

Users are responsible for checking all inputs, calculations and outputs before relying on them.

Indicative Estimate Only Any calculation or estimate generated by CADRO is indicative only. It is not a quote,

valuation, cost plan, financial recommendation or guarantee of an actual outcome.

Actual purchase costs, duties, fees, renovation costs, labour costs, material costs, approval

costs, professional fees and project expenses can vary substantially.

Users should obtain current calculations, professional advice and written quotations before

making financial or property decisions.

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Checklist Limitations This checklist is a general organisational tool and may not include every matter relevant to a

particular property, transaction, project, location or user.

Completing the checklist does not mean that a property is suitable, compliant, defect-free, safe,

insurable, financeable or appropriate to purchase or renovate.

Users remain responsible for deciding what investigations and professional advice are required.

Template and Spreadsheet Limitations This template or spreadsheet is provided as a general starting point only. It may require

modification for the user's circumstances, property, project and jurisdiction.

CADRO does not guarantee that the template is complete, current or suitable for a particular

purpose.

Users should obtain professional advice before using the document for a transaction, contract,

application, construction project or other significant decision.

Accuracy, Currency and Completeness CADRO takes reasonable steps to prepare useful digital tools but does not guarantee that

every product, calculation, formula, checklist item or piece of information is complete, accurate,

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current or suitable for every purpose.

Property laws, government requirements, planning controls, fees, costs and industry practices

may change.

Users should verify important information using current official sources and appropriately

qualified professionals.

No Guaranteed Outcome Use of a CADRO product does not guarantee:

A successful property purchase

Approval of finance

Approval of a development or building application

A particular property value

A particular renovation cost

A successful renovation

Identification of every defect or risk

Suitability of a property

A profit, saving or financial return A particular decision by a council, government agency, lender, insurer or professional

Third-Party Information CADRO may refer or link users to third-party websites, government resources, service

providers, calculators or information.

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Page 3 CADRO does not control third-party content and does not guarantee its accuracy,

availability, completeness or suitability.

A link or reference does not necessarily constitute an endorsement.

Users should review the terms, privacy policies and information supplied by third parties

independently.

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contractors and related entities exclude liability for loss, damage, cost or expense arising from

or connected with:

Access to or use of the website or a digital product

Inability to access or use the website or product Reliance on a checklist, calculator, spreadsheet, template or other resource

Errors, omissions, outdated information or incomplete information

Incorrect information entered by a user

Decisions made by a user

A property purchase or failure to purchase

A building, renovation or development project

Costs exceeding an estimate

Delays, defects or approval outcomes

Loss of data

Third-party services, links or information

Unauthorised access, viruses or technical disruptions

Limitation of Liability (continued) To the maximum extent permitted by law, CADRO excludes liability for indirect, incidental,

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extent permitted by law.

User Responsibility Users are responsible for:

Determining whether a CADRO product is appropriate for their needs

Reading the product description before purchasing

Reading all warnings and disclaimers

Entering accurate information

Checking calculations and formulas

Verifying property information

Obtaining current official information

Obtaining professional advice

Making their own property, financial and renovation decisions

Keeping backup copies of downloaded files

Using products lawfully and safely

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