

Ruby Manor Key Features

Attachment Four

From 01 April 2023

| | | Maximum Occupancy Per Room | | Ensuite | Maximum RAD* Payable | Maximum DAP** Payable | Example 50% RAD | Example 50% DAP |
|---|-------|----------------------------------|----------|---------|-------------------------|-----------------------------|--------------------|--------------------|
| Type 1 (Single Room with Private Ensuite) As new condition with built in wardrobe and kitchenette | 18 m2 | 1 | | V | \$395,000.00 | \$80.73 | \$197,500.00 | \$40.37 |
| Type 2 (Shared Room with Shared Ensuite) As new condition with built in wardrobe and kichenette | 18 m2 | 2 | √ | | \$350,000.00 | \$71.53 | \$175,000.00 | \$35.77 |

DAP interest rate: 7.46%

You may choose to pay your accommodation costs by:

- 1. A lump-sum style 'Refundable Accommodation Deposit' (RAD)
- 2. Rental-type payments called a 'Daily Accommodation Payment' (DAP), or
- 3. A combination of the RAD and DAP.

You have 28 days from the day you enter care to decide your payment method and during this time (or until you decide on your ongoing payment method) your accommodation costs must be paid by a Daily Accommodation Payment.

Please note: Prices are based on calculations using current Maximum Permissible Interest Rate (MPIR) and are subject to change with MPIR indexation adjustments. The combination payment is shown as a 50% RAD, 50% DAP split for example purposes only, the percentage may vary depending on your personal preferences.